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# HomeOffice Computing

May  
1998

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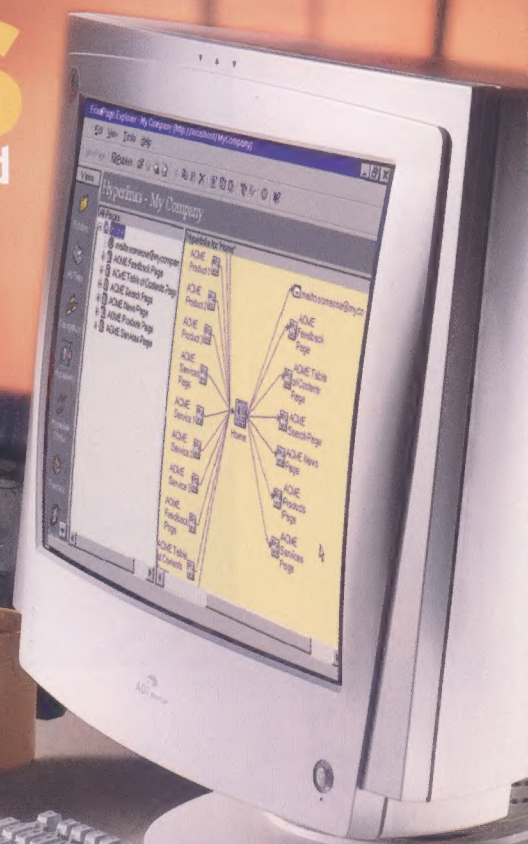
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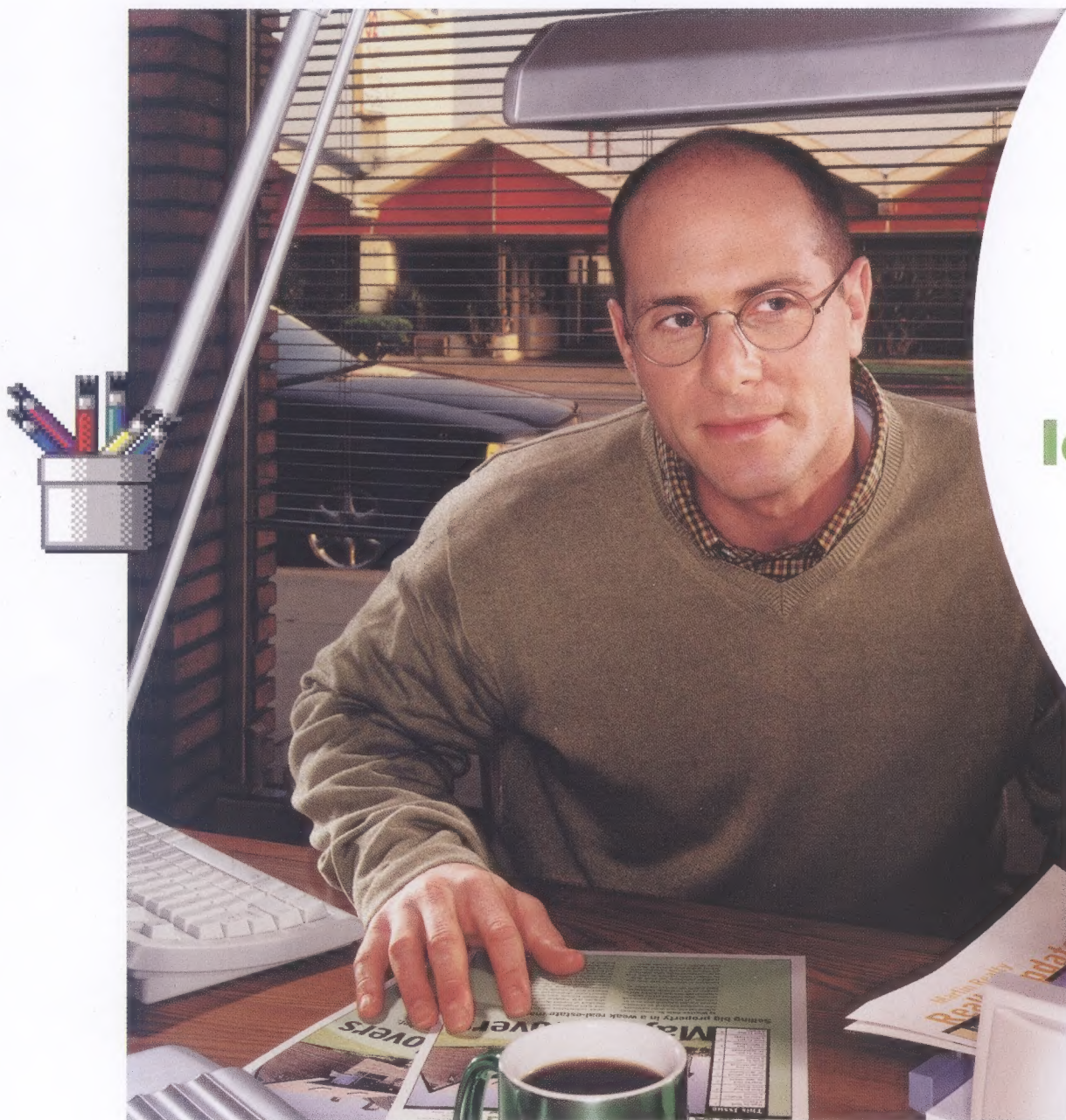
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# HomeOffice Computing

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Volume 16 • Number 5

MAY 1998

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## reviews & news

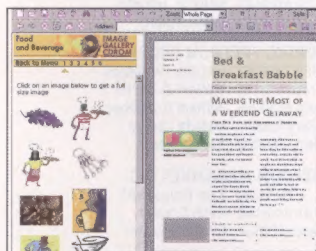
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HOME OFFICE COMPUTING

MAY 1998 7



# bulletin board



## JOIN HOME OFFICE COMPUTING ONLINE

### On the Web

Surf over to **Smalloffice.com**, the Web site for successful work-at-homers, for your daily dose of home-office bonhomie. Featured this month:

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### On America Online

Join us for "Your Business Dinner" every Wednesday night at 8 p.m. ET, where we serve up a heaping helping of food for thought. Check out the site (**keyword: soho**) for an updated schedule of events. This month:

Wednesday, May 6: Al Bredenberg, Internet marketing consultant and author of *Direct E-mail Promotion—Without Raising Hackles*, explains how to market your business via e-mail without annoying potential customers.

Wednesday, May 13: Charles Pappas, *Home Office Computing's* Web guru, shares tried-and-true strategies for spreading the word about your Web site.

Wednesday, May 20: Telecommunications writer Doug Gantenbein chats about choosing a long distance carrier.



## ON TELEVISION

- Tune in to CNN's financial network, CNNfn, and watch *Take It Personally*. Our editors appear the second Tuesday of every month between 5:30 and 6 p.m. ET to discuss current small-office issues, demonstrate technology, and answer your questions.
- Watch our contributing editors on their weekly, half-hour series *Working From Home With Paul and Sarah Edwards* (Home & Garden Television, 423-694-2700).



## ON THE RADIO

- Set your dial to your local CBS affiliate (log on to [www.cbsradio.com](http://www.cbsradio.com) to find a station in your area). Every day, in HOME OFFICE COMPUTING's *Small-Business Minute*, features editor John Godfrey gives you practical and timely news and ideas for growing your business with technology.
- Listen in on Paul and Sarah Edwards as they discuss business and technology on the *Working From Home* show (Business News Network, 719-528-7040), Sundays, 10 to 11 p.m. ET.

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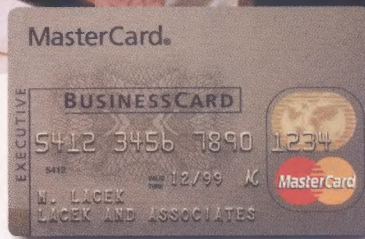
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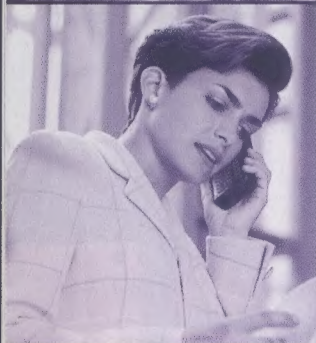
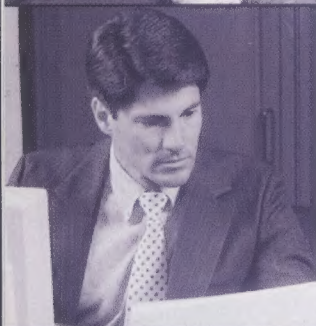
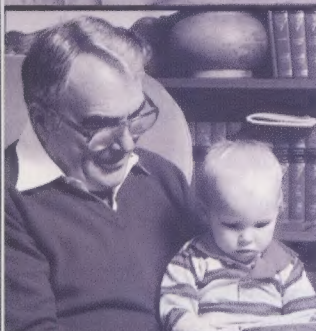


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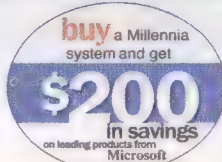
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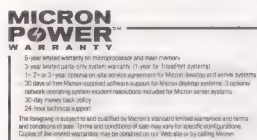
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
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## A Can o' Spam



**ARTHUR H. GERMAIN III**  
Editor

Want to know what's worse than getting spammed? Getting blamed for someone else's spam. Believe me, I know.

Recently, our Web site, [www.smalloffice.com](http://www.smalloffice.com), was the fall guy for a pretty nasty hoax. I won't go into all the details—I don't think it's

ethical to give you the recipe for creating nuclear weapons, either—but I'll sketch you a basic picture.

Someone created e-mail containing links to our Web site and spammed several thousand Net users. Those folks were not happy. Neither were we. If you're a regular reader, you know that we have a simple stance about spam: Just Say No. If you've just picked up the magazine, let me elaborate.

Spamming is the vile practice of sending unsolicited e-mail to thousands of people on a mailing list in the hopes that you'll get some measure of positive response to your query. Unlike its analog cousin, junk mail, spam costs the

receiver time and money to download and often ties up many Internet servers in the process. In our particular case, some very large and very small businesses had their e-mail servers used as "relays" for the con. In the most unfortunate case, a not-for-profit Web site, Children with Diabetes ([www.childrenwithdiabetes.com](http://www.childrenwithdiabetes.com)), was actually shut down for a day while the spammer sent the e-mail. While we support responsible direct mail and requested e-mail, often called "opt-in" e-mail, we do not support spam.

Eventually we received hundreds of e-mail messages asking that we stop spamming. Some notes were polite, but most were decidedly rude or offensive. A few were even threatening. Among these were notes

from .edu and .mil domains. In English, that's educational and military institutions. We tried to politely explain what had happened, but many e-mail recipients found it hard to believe we hadn't intentionally spammed their universe.

Which leads me to the point of this note. It's hard to trust anyone's motives. The anti-spammers don't trust us—they think we perpetrated a hoax. I don't trust the anti-spammers—I think they'll use hoaxes like this as an excuse to request Net legislation from Congress.

Now, if you'll excuse me, I have to get in on this pyramid scheme that just came to my inbox...

*Arthur H. Germain III*

## Quit Bugging Me

My wife's coffeepot crashed yesterday. No, it didn't fall on the floor, but the built-in software that runs its timers and even its on/off switch went awry, so it might as well have. Coffee pots don't have Ctrl, Alt, and Delete keys, so rebooting the pot required powering the thing down and doing a cold boot.

Besides my wife not having coffee at her desk in our home office for a few hours, what does this have to do with home-office technology? Quite a bit, because it's just one example of the

growing problem of software reliability and performance. It doesn't matter whether you're using Windows 95 or a coffeepot—software bugs are all around, and as software becomes more pervasive and complex, you're sure to get bitten.

My personal experience with Windows 95 is a series of reliability and design problems that cause me to reboot my computer anywhere from 2 to 10 times a day. Some problems can be traced to the applications software and others to device drivers developed by accessory makers, but oper-

ating systems are supposed to give developers tools and an environment to make their products bulletproof. Windows 95 does not.

It's often been said that if cars were like computers, the highways would be clogged with wrecks. In fact today's cars are powered by computers as much as by high octane gasoline, but the software engineering in those computers gets the sort of quality assurance testing that goes into steering systems and transmissions—not the kind that



**JOHN DICKINSON**  
Editorial Director

goes into the PC products that run your home office.

Maybe it's time for Silicon Valley to swap engineers with Detroit.

*John Dickinson*





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## Wear and Tear

I am a self-employed roofer. In regard to the moniker on Bob Long's shirt in March's "I'd Like to Thank My CPA" (page 64), I would like to know what constitutes a business uniform. My partner and I ruin an excessive amount of pants, shoes, shirts, and jackets. We often wear holes through a pair of \$80 shoes in a month. Pants can go in as

quickly as two weeks, not to mention getting glue and roof tar on our clothes. It's hard to look good as a business owner without spending excessive amounts of money on new clothes all the time.

**Larry Clark**  
via the Internet

EDITOR'S NOTE: *As long as the uniform has your company's name or logo, it's eligible for the business-uniform deduction.*

## And Don't Forget...

When was the last time you backed up your data? The fact that this was not mentioned in your article "Got an Hour" (March, page 68) shows how easily this vital process is overlooked.

**Daniel L. Williams**  
via the Internet

## Here's to Your Health

In the March article "Key-bank Locks on to Insurance Market" (Up Front, page 22), you discussed a bank in Cleveland that is going to cater to the health insurance needs of its self-employed customers. You might be interested to know that the National Association for the Self Employed is celebrating its seventeenth year of serving the self-employed. Perhaps number one among its 100 benefits is health insurance designed for small businesses and self-employed people. There are currently between 1.5 and 2 million people nationwide covered by the plans offered to mem-

bers. Unlike 99 percent of insurance companies today, NASE members are protected from being singled out for cancellation or rate increases. Look up NASE on the Web ([www.nase.org](http://www.nase.org)) or call 800-232-NASE.

**James L. Benson**  
Benson Insurance  
Richmond, VA

## The Paper Chase

Rather than create eight frames on a page (Design Doctor, March, page 110), it's a lot simpler and easier to produce booklets, pamphlets, and other small multipage documents with a software product called ClickBook. And it saves a lot of paper (it handles two-sided printing automatically). Check it out!

**Mort Bernstein**  
via the Internet

## Dead-End

The Web address you printed for the download location of Corel's Word and Excel conversion tools

(Sneak Peeks, March, page 25) took me to a dead-end, and more active searching didn't help. I have an early version of WordPerfect 7.0 and could really use the fix. I'll upgrade to 8.0 as soon as the long-promised legal edition is available, and hopefully these fixes will be included.

**Ruth E. Ratzlaff**  
via the Internet

EDITOR'S NOTE: *At press time, the correct address for downloading the Microsoft Word and Excel 97 converters is [www.corel.com/support/ftp/site/pub/wordperfect/wpwin/8/cwps8.htm](http://www.corel.com/support/ftp/site/pub/wordperfect/wpwin/8/cwps8.htm). But because this address can change, we still recommend you go to [www.corel.com](http://www.corel.com), click the Search button, and type "Word 97 conversion." This will find the Word and Excel 97 conversion macros for WordPerfect Suite 8.*

## Tick, Tock, Tick, Tock

I am writing to add to your answer to a letter by J. Reed in your March issue (page 13). He asks, "How can we see what the government and banking institutions are doing to make sure that our money stays intact?" The [www.year2000.com](http://www.year2000.com) site is good for general information on year 2000, but a better site is [www.ffiec.gov/y2k/](http://www.ffiec.gov/y2k/). This is a central site for the Federal Reserve System, OCC, OTS, FDIC, and NCUA.

via the Internet

## Full Disclosure

I am an avid reader of your magazine, so I hope you will take this suggestion in

the spirit it is intended. I went to your recommended site at [www.saleslogix.com](http://www.saleslogix.com) (Sneak Peeks, March, page 25) to download the SalesLogix 2.0 contact manager. After I jumped through a few hoops, a company rep was kind enough to tell me before I downloaded the product that it was Windows 95 compatible only. If you had told me that, I would not have even bothered. In the future, where possible, please tell us what platform these products need.

**Kelly Rodgers**  
via the Internet

## Correction

In our April 1998 feature on ergonomic chairs ("Sit On It," page 84) we listed the wrong phone number for the maker of the Neutral Posture Model 8600. The correct phone number for Neutral Posture is 409-778-0502.



We'd love to hear from you.

**Write:** Letters to the Editor  
*Home Office Computing*  
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Letters must include the writer's name, business name, address, and phone number. We cannot respond to every letter and phone call received. Letters included here may be edited for length and clarity.



fyi  
re:  
per

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abuses of the English language deserve to look their best.



MEMO

To: All Personnel  
From: Bob

This is an FYI per request of the CEO (i.e. me)  
re: routing of all memos. To recap: all memos  
must be OK'd by this office.

This policy is to be implemented ASAP. Please  
call me w/any questions. :-)

cc: dist.  
encl

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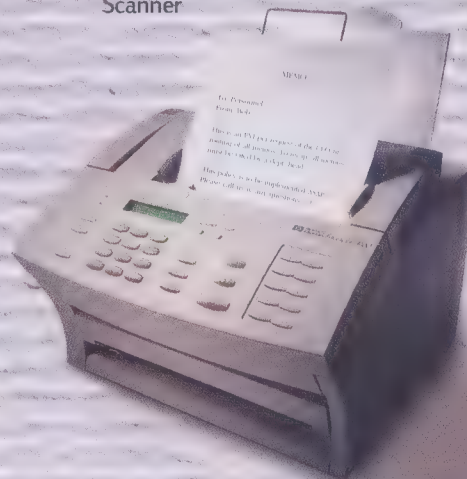
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desktop users want, plus the peace of mind and legendary reliability reflected by over 8,000,000 field-tested and proven units.

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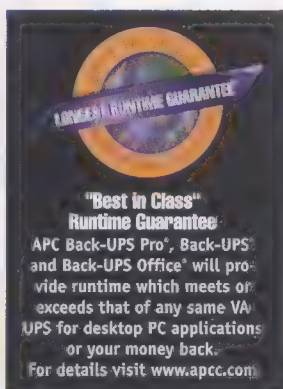
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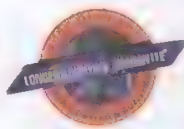
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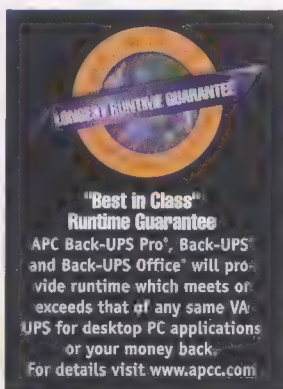
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### New: More power and guaranteed "Best in Class" Longest Runtime.

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### Readiness and Reliability mean everything

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Back-UPS: APC's best value uninterruptible power supply with high performance surge suppression, protects your entire system starting at just \$99

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Severence MacLaughlin  
Student, Cornell University  
Ithaca, NY

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Antonio Pasin  
Radio Flyer, Inc  
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A white FedEx delivery truck is driving away from the viewer on a two-lane desert road. The road stretches into the distance towards a bright sunset. The sky is filled with dramatic, dark clouds illuminated from below by the setting sun, creating a silhouette effect on the clouds. The horizon shows dark, rolling hills. The overall color palette is dominated by warm tones of orange, red, and purple.

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Views on the news

# up front

CELL PHONES

## It's Your Dime...Right?

IN EUROPE AND ASIA, IT seems like every other person you bump into is yapping on a wireless phone—a luxury few Americans allow themselves. That's because in most other countries, wireless phone users only pay for outgoing calls. But because Americans must

That may change by the end of the year with the inauguration of "calling party pays" (CPP), an option that will allow callers to pay the cost of dialing a cell phone. The industry is understandably eager to offer CPP and has petitioned the Federal Communications Commis-

will be alerted to the per-minute charge for dialing a cell phone. A canned announcement could do the trick, some say.

AT&T Wireless, the country's largest provider, isn't waiting around for the FCC to make a decision. The company is testing a CPP plan this summer and promises to roll it out to its eight million-plus customers by the end of the year. Part of the plan involves providing customers with new digital phones offering 200 hours of standby time—a huge improvement over the 4 to 12 hours currently available with most phones.

"Combined with calling party pays, this will change the way wireless phones are used," says spokesperson Ken Woo. Almost 98 percent of calls in AT&T's system are outgoing, but the company believes its new plan will stimulate phone use by encouraging more incoming calls.

Meanwhile, Berndt predicts most regulatory and technical kinks will be ironed out by the end of the year, allowing other providers to offer CPP.

"The carriers are going to win and, really, subscribers will too, because they can use their wireless phones in the way they were intended."

—ALISON ASHTON

also pay for incoming calls, many turn off their phones and are reluctant to give out cell-phone numbers—even to business clients.

"Those numbers are more guarded than weights, ages, and Social Security numbers," says David Berndt, an industry analyst with the Yankee Group in Boston. As a result of this self-imposed one-way usage, just 17 percent of Americans use wireless phones compared with 30 percent of people living abroad.

sion to address the technical and regulatory issues involved. GTE Wireless recently ran a successful CPP test in Hawaii, and Bell Atlantic Mobile already offers CPP on a limited basis.

Still, the lack of national standards for billing calls through local exchange carriers is among the stumbling blocks preventing both companies from offering CPP on a national scale. Another obstacle is the way in which callers



## FIVE 'N' DIME

### Shopping

Whether you're looking for a small-business loan, the lowest credit card interest rate, or just the best online banking services, Bank Home Monitor ([www.bankhome.com](http://www.bankhome.com)) will provide plenty of guidance and information.

Updated five times a week, this 1,600-page site features comparative ratings and step-by-step money-management guides, backed by 15 years of banking industry experience.

### Hardware and Software

When was the last time you used your function keys? What's that? You don't know what a function key is? You would if you had Startrium ([www.startrium.com](http://www.startrium.com)), installed on your Windows 95 system. This \$29.95 application will help you to customize your function keys quickly so you can launch any program, file, or Web site with one keystroke. Define up to 47 tasks and stop waiting for your system to catch up with your brain.

### Get Into It

The Free Computer Mail ([www.freecomputer.com](http://www.freecomputer.com)) is a membership site if you're considering a secondhand PC. The site has more than 700 dealers who buy and sell equipment, and anyone interested in buying or selling technology can place a free classified ad. Even better, the Mail's Free Prior System guides you through the online shopping process so you can quickly make your buy-sell-ask-for-sale information as accurate, clear, and PC-savvy as possible.



## BUSINESS TRAVEL

## Office Services To Go

**Y**OU'RE ON THE ROAD, IT'S 3 a.m., and you need to correct a mistake in that 50-page presentation for a 9 a.m. client meeting. After you fix the error, you have to make 20 copies. Of course, the staff at the hotel business center went home hours ago.

A hopeless scenario? Not necessarily. A new super-kiosk dispensing business services is coming to the rescue. Mail Boxes Etc. and USA Technologies have developed MBE Business Express. It features 24-hour, credit-card-activated access to a PC, laser printer, fax, photocopier, laptop hookup, and high-speed Internet connection.

Also, MBE will debut eMBE this month, an online service allowing you to set up free e-mail accounts and

save your work to a virtual desktop. Also, for high-volume copying and other needs, the dial-through service connects you to the nearest MBE center.

Named Best New Product at last year's International Hotel & Motel Restaurant Show in New York, MBE Business Express is squarely aimed at you via the hospitality industry. "A lot of hotels can't afford a fully manned business center," says Tom Herskowitz, executive vice president of Mail Boxes Etc., yet guests are demanding round-the-clock service.

By May, more than 200 kiosks will be deployed in hotels, including the Marriott and Best Western chains. Road warriors will also find the units in conve-



**ARRAY OF HOPE** Mail Boxes Etc. provides office technology on the road.

nience stores, convention centers, and supermarkets. Costs will vary by location, but prices are expected to be 20 cents per minute for computer rental, 25 cents a page for printouts, and \$1 to \$2 per page for faxes.

Not to be outdone, home-office pioneer Kinko's is always updating its services. Business travelers can step into one of 840 branches in North America for computer rentals, Internet access, and even last-minute color transparencies.

Later this year, Kinko's will relaunch Kinkonet, an electronic document distribution program first instituted in 1995, as an Internet-based program. You'll be able to e-mail an order for, say, 100 collated and spiral-bound color copies of a presentation and have it shipped to any location.

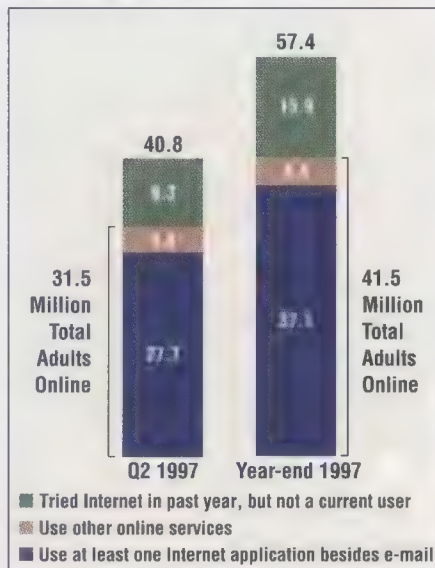
Now, if only somebody could dispense a cappuccino with those copies, time-pressed travelers would really be in business.

—ALISON ASHTON

## The Rise and the Fall-Off

The number of U.S. adults using the Internet continues to grow, but not everyone is enamored with the Net. According to Cyber

Dialogue's most recent American Internet User Survey, one in five American adults have gone on-line—an increase of one third from the second quarter of 1997. More interesting, however, are the nearly 16 million people who visited cyberspace in the last year and decided not to return.



## WE SALUTE

...The National Waste Prevention Coalition (NWPC) for spearheading a campaign to turn promotional floppy disks into valuable educational commodities. Recognizing that most of us let old 3.5-inch disks stack up in the bottom of a drawer somewhere, the NWPC's Floppies for Kiddies program collects old diskettes—formatted or unformatted—erases them, and distributes the media to needy schools around the country. If you want to contribute your old disks, send them to USA CityLink Project, Floppies for Kiddies, 20349 Highway 36, Covington, La. 70433.

## WE DISPUTE

...CyberWorks USA for hawking its Anonymous E-mailer Program by using scare tactics and conspiracy-theory rhetoric. Though this \$15 application is little more than a spam-enabling program, CyberWorks USA wants you to believe that sending anonymous e-mail—e-mail with a fake return address on it—is a legitimate business practice. "Our antiprivacy society can serve criminals and snoop computer data about YOU on a silver platter," the e-mail pitch blares. Playing it safe online is always advisable; being deceitful and duplicitous in your electronic correspondences is not.





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## DATA STORAGE

## VCRs Record Seinfeld and Your Digital Data

**Y**OU'VE GOT A COMPUTER in your home office. You've got data to back up. And you've got a VCR hooked up to your TV, possibly within reach of your workstation. Is there a way to tie all three together? According to Danmere, a British maker of computer peripherals, the answer is yes.

Danmere recently introduced its Backer 32, a device that translates digital information from a PC into visual data that a VCR can record. The idea certainly is appealing. The Backer unit itself is a reasonably priced \$89 for the external unit (\$69 internal), and it allows storage of up to 4GB of data on a videocassette tape costing as little as a buck or two. Compared to the price of other backup systems, it seems like a bargain, particularly considering that VCRs now are about as

ubiquitous as  
TVs and  
toasters.

Still, the Backer really isn't taking the PC world by storm. Convenience is one issue. "To me the idea seems cumbersome," says Bob Martell, who helped develop the 3.5-inch floppy disk and is now president and CEO of Breece Hill, a Colorado maker of data libraries. "It's best to have something that holds (less data) and that fits in your shirt pocket, like a 200MB floppy or a Zip. And while most people may have VCRs, how many have their VCR set up so they don't have to get behind the thing and unhook all the wires to use this?"

Although Danmere says its proprietary software has excellent error protection, questions have come up about its reliability. Says



Jim


Porter, president of Disk/Trend Inc., a California company that tracks the data-storage industry: "I wouldn't feel very secure if I had my own important data backed up that way, because VHS VCR is not intended to have the same standards of reliability as a computer. And if you lose one bit of your record, things get pretty confused."

The system does indeed record and restore data, but it's probably possible to rig a device that would store data on granite slabs, too. The fact that the Backer requires you to perch a large piece of hardware on or around your desk is a good indication that this isn't the solution.

—DOUGLAS GANTENBEIN

## BOOKSHELF

## Safe, Secure, and Cyber



OUR PARENTS TAUGHT MOST OF US HOW TO USE SILVERWARE AND operate a motor vehicle, but how are we supposed to receive guidance on Internet-related matters? For anyone who spends time online, privacy, security, and etiquette issues are a constant concern—or at least they should be. If you need to ramp up on Web mores, pick up a copy of *Protecting Yourself Online: The Definitive Resource on Safety, Freedom, and Privacy in Cyberspace* (Harper Collins; \$15). Written by Bob Gelman and Stanton McCandlish (with members of the Electronic Frontier Foundation), this comprehensive volume appeals to novices and Netizens alike, covering everything from censorship issues to trademarks and patents. It also provides an adroit, concise history of the Internet.

—JOHN GODFREY

## ASK THE EXPERT

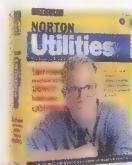
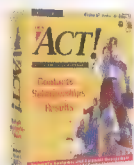




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FedEx is offering 10-percent savings on all domestic FedEx delivery services except FedEx SameDay, and 20 percent off on FedEx International Priority shipments. The discount is automatically deducted when you pay with your American Express Corporate Card ([www.americanexpress.com/smallbusiness](http://www.americanexpress.com/smallbusiness)). The only catch: The card has a \$55 annual fee and must be issued on

your company's account.

This deal springs from American Express research showing that a majority of small business owners don't know where to find savings on business essentials: computers, copiers, office supplies, and especially express delivery. Over half of those surveyed depend on making deliveries "absolutely, positively overnight," but don't have the volume to negotiate a discount.

"Owners of small firms know their lack of buying clout hurts their ability to compete with larger firms," says Jim Blann, senior vice president of American Express Small Business Services.

Before you apply for an Amex Card just to save money on shipping, do a little math. The cost of a FedEx Standard Overnight

Letter for coast-to-coast delivery will run about \$14. At that rate you'll need to ship 40 letters just to break even with your card's annual fee.

Jim Weidman of the



National Federation of Independent Business, likes the cost-cutting focus of this arrangement, but he does have some reservations. "A program like this

does have built-in conflicts," he says, particularly for companies who compete with Amex partners.

Still, if it's a matter of choosing sides, at least you have two sides to choose between. For a \$99 annual fee, the AT&T Small Business Service offers its Universal MasterCard, featuring comparable shipping discounts with UPS and additional savings on various services and products. Indeed, a price war could be in the making.

An American Express spokesperson says the company is trying to assemble a discount package to tackle the number-one small-business headache: health insurance. Says Weidman, "If they can make health insurance accessible and affordable—if they can do what not even Congress and the President could pull off—they'll change the industry."

—D.J. HOPKINS

## WATCHDOG

## FCC Fiddles With Your Phone Bill

**A**S IF YOUR HOME-OFFICE phone bill wasn't already high enough, along comes the Federal Communications Commission to hike it up a bit more.

Starting this year, the government upped the fee on second phone lines to \$5 a month from \$3.50, and plans to go as high as \$6 next year and \$7 in 2000. This increase hits home-based workers particularly hard, because many rely on second lines for Internet access and fax capability.

The trade-off, according to the FCC, will be cheaper long distance rates because of cuts in the connection fees that local phone companies charge to the long distance carriers. But don't hold your breath waiting for those rates to fall, say the consumer groups that fought the price increases.

"In theory this is revenue neutral, but in practice it shifts the burden from big business users to residential rate payers," says Mark Cooper, direc-

tor of research for the Consumer Federation of America in Washington, D.C. Politics also played a big role, he says. Because most residential users—about 80 percent—still have just one phone line, the added fee hits only the 20 percent with two lines, many of whom work from home. "It doesn't create as much political pressure," Cooper explains.

Brian Moir, a Washington, D.C., lawyer/lobbyist who fought the fee for busi-

ness users, promises to continue the fight in Congress. Moir isn't pursuing legislation in this agenda-packed election year, but instead hopes to get Congress to put pressure on the FCC to ease up on the rate hikes.

"When you finish crunching all the numbers for all these charges, you find that the net outflow from customers' pockets will be greater than the cuts," Moir continues. "Our game plan is to educate the FCC that there's a problem here, and Congress is already hearing from people."

—CLAUDIA MACLACHLAN



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phone capabilities

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- Fax back and Fax-on-Demand
- Customize cover pages
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# Chances are you didn't go into business to fulfill a lifelong of busywork.

-----  
From: Microsoft Office 97 Small Business Edition  
Sent: Monday, 9:00 a.m.  
To: Everyone who has to do everything  
Subject: How to do it.  
-----

Microsoft Office 97 Small Business Edition helps you save time on the work that needs to get done, so you can spend more time on the work you actually like to do. So, pound away on letters and documents knowing Office 97 Small Business Edition is following along, correcting your spelling, watching your grammar, and generally helping out when you need it. Pull up your budget and accounting numbers and analyze them in ways that make it easier for you to make informed decisions. Use the Microsoft Outlook™ integrated e-mail program to keep in touch with customers and vendors and stay on top of your schedule. And because Office Small Business Edition includes Microsoft Publisher 98, you can create your own professional-looking newsletters, brochures, business cards—even Web sites. In other words, Office 97 Small Business Edition is a suite of smart, easy productivity tools, linked together to help you do your best work and circumvent the busywork. To learn more about it, and to find out about the free\* product enhancements and assistance you can get through Microsoft Office Update, visit [www.microsoft.com/office/sbe/now/](http://www.microsoft.com/office/sbe/now/)

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with many locations already compatible with your local health. ProCARE-00 provides the physical and social context for the health system of a community - it's what's missing from the picture. These missing elements are the critical link between the health system and the community.

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has been a primary model of success (PACSD) and has experienced a 30% sales, 40% margins and 100% market share increase in the last 12 months. The PACSD model is a business plan that is based on the following principles: 1. The business plan is a living document that is updated as the business evolves. 2. The business plan is a tool for communication and collaboration. 3. The business plan is a tool for decision making. 4. The business plan is a tool for performance measurement. 5. The business plan is a tool for risk management. 6. The business plan is a tool for resource allocation. 7. The business plan is a tool for strategic planning. 8. The business plan is a tool for financial planning. 9. The business plan is a tool for operational planning. 10. The business plan is a tool for marketing planning. 11. The business plan is a tool for human resources planning. 12. The business plan is a tool for technology planning. 13. The business plan is a tool for environmental planning. 14. 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While many scholars agree

Visioneer ProOCR100

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the company's data every year.



# sneak peeks

OUR UP-TO-THE-MINUTE REPORT ON NEW **HARDWARE AND SOFTWARE**

COMPILED BY **DARREN GLADSTONE**

**The Write Stuff** Words leap off the page and to your PC with the **CrossPad**, a portable digital notepad from IBM and the makers of Cross pens. Slightly larger than a legal-size pad, it's ideal for people who'd rather jot down notes quickly on paper than deal with a traditional PDA. Just place a legal-size pad on the CrossPad and start scribbling with the special battery-operated pen.

With it we were able to save up to 50 pages of notes, then flawlessly transfer them to a text file on our PC. Just be warned: Your chicken scratch may not translate well, so you may

have to hone your handwriting. Although the CrossPad's a bit pricey at \$399, it's a better option than lugging around an expensive portable computer if all you need to do is take notes. Cross Pen Computing Group; 800-510-9660; [www.cross-pcg.com](http://www.cross-pcg.com)

READER SERVICE 101



**Spring-Cleaning** While tidying up your home office this season, don't forget about your hard disk. We just tried out Quarterdeck's newest hard-disk cleaners, **Remove-It 98** and **CleanSweep 4.0**, which are designed for beginning and advanced users respectively. Both do a thorough job of removing unwanted programs, files, and crummy Web cookies and, at only \$19.95 for each, we'll have enough money left over to buy a new dust mop. Quarterdeck; 310-309-3700; [www.quarterdeck.com](http://www.quarterdeck.com)

READER SERVICE 102

**Going Mobile** Now you can grab your notebook and hit the road without missing e-mails, thanks to the **Motorola Personal Messenger 100D PC Card** wireless modem. Once we configured it, we didn't even need to plug it into our notebook to receive incoming messages. Just look for the blinking orange light, slide it into the PC card slot, and sync up the information in a flash. Prices start at \$300 but vary by service. Motorola; 800-8-WIRELESS; [www.mot.com/nowires](http://www.mot.com/nowires) READER SERVICE 103

**One-Stop Updates** We have bad news for all the big-name, high-priced online updating products on the market: Manage-Able Software Services is now offering **Catch-UP 1.2** for free. At the click of a button, it scans your computer in order to update drivers and software versions and look for available patches. And, yes, we said free. Download your copy at [www.manageable.com](http://www.manageable.com) and keep the change.

READER SERVICE 104

**No More Red Tape** Backing up your computer no longer needs to be a hassle, with Hewlett-Packard's new **Colorado 8GB** tape drive. Not only did we back up 105MB of sample data quickly, but the new Windows Explorer interface makes it a snap. A quick-save function turns backing up into a simple, one-step process. \$299; Hewlett-Packard; 800-845-7905, [www.hp.com/go/tape](http://www.hp.com/go/tape) READER SERVICE 105

## UPDATES

Attention Office 97 users: If you haven't recently visited the **Microsoft Web site**, [www.microsoft.com/office/info/updatefree](http://www.microsoft.com/office/info/updatefree), you're missing out on some great freebies. The site is updated weekly with "how-to" articles and tips for tweaking your own projects. Plus it provides plenty of useful office add-ins for free.

READER SERVICE 106

When we reviewed the **Cross iPen** back in December ("New & Noteworthy," page 40), our two biggest beefs were the price and lack of bundled software. Now Cross has answered the call by rolling back prices and packing in software. The basic iPen now costs \$119 and the iPen Pro comes bundled with an excellent suite of handwriting recognition tools for \$149. Cross Pen Computing Group; 800-510-9660; [www.cross-pcg.com](http://www.cross-pcg.com) READER SERVICE 107

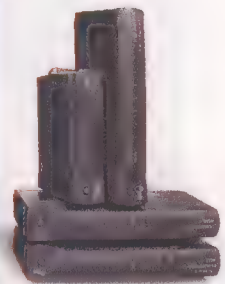
Web-wary surfers can breathe a little easier tonight. Get a free sampling of CyberMedia's **Guard Dog Deluxe** to protect your PC from cookies, viruses, and more. The full version of Guard Dog Deluxe is available for download from [www.cybermedia.com](http://www.cybermedia.com) for a 30-day trial.

READER SERVICE 108

NEC's recently announced **Versa UltraCare** program promises full five-year coverage, "no-fault" screen replacement, next-business-day service, and next-city forwarding that guarantees that your Versa notebook PC will be repaired and routed to you even while you're on the road. The prices were still being worked out at press time—check out [www.necnow.com](http://www.necnow.com) for details. READER SERVICE 109



# How easy is it for a design firm to create a small business network?



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Finally, somebody figured out how to make small business networking simple. With the new Intel InBusiness™ products, you get all the productivity enhancements and cost-savings of a network with unbelievable ease. Attractive hubs and switches deliver four-step installation and stack nicely on your desktop. And the Intel InBusiness Internet Station brings Web access to your entire business from a single account. It's that easy.

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► [www.intel.com/network/hoc.htm](http://www.intel.com/network/hoc.htm)

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# new noteworthy

## Power to Spare

PENTIUM II PC **Millennia Xi 400** ★★ ★ 1/2

### Configuration

WIN 95, 400MHz Pentium II, 64MB of RAM, 10GB hard disk, Iomega Zip drive, Toshiba SD-M1102 DVD-ROM, Diamond DVD Decoder card, 4MB Diamond Viper V330 Nvidia video card, 17-inch monitor, Advent speakers and subwoofer

### List Price

\$3,500 (READER SERVICE 110)

### Manufacturer

Micron Electronics, 800-776-4518, [www.micronpc.com](http://www.micronpc.com)

You're working hard and fast everyday—shouldn't your computer keep up with you? When you're rushing to meet deadlines, nothing's more annoying than waiting for your PC to launch an application, find a contact's phone number, or redraw a screen. The latest Pentium II 400MHz chip accomplishes these tasks in a snap with power to spare.

When Intel released its new 400MHz Pentium II chip and Seattle XB motherboard combination last month, we took a sneak peek at the combo in the new Micron Millennia Xi 400 and we were impressed. Not only is the system faster than any other PC we've seen, it can run multiple applications at once with fewer glitches, hiccups, and interruptions. When we clicked on our business software, the programs launched in a flash and were ready for work.

Speaking of software, the Millennia Xi we tested was naked. When we fired it up for the first time, Windows 95 and Diamond Maxi-

mum DVD were the only programs to be found. In fact, the Windows 95 desktop had only two lonely icons for My Computer and Recycle. For our tests, we installed Microsoft Office 97 Small Business Edition, Ecco Pro 4.0, and a street-mapping program. According to Micron, the new Millennia Xi will ship with Office 97 SBE.

We compared the Millennia Xi 400 to our older Gateway 2000 P5-100 with 16MB of RAM, and the results were astounding. It took the 100MHz Pentium more than 19 seconds to launch Ecco Pro 4.0, while the Micron did it in three. When we launched Word 97 and Excel 97 at the same time—a true chip-buster test—the Micron opened both programs in three seconds while the Gateway slogged away for 23.

It's a relief to see the Windows 95 hourglass almost disappear for good. But unless you're performing large database searches, complicated number crunching, and video editing for your

**PROS** Amazing speed, fun DVD drive, a true workhorse  
**CONS** Not a compelling upgrade if you already have a Pentium II

Web site, you may not need all this speed. If you currently use a Pentium classic, such as a 133MHz Pentium, the Micron is a huge step up. But it's a lot less compelling if you already own a Pentium II-class machine. Granted, DVD is exciting, and all CD-ROM drives in desktop and notebooks will soon have this rich technology, but we have yet to see any vital business DVD software. At press time, DVD remains best for viewing films. (While writing this review, we watched *The Cable Guy* in French with Korean subtitles—trust us, it made the film almost viewable.)

For more on the new breed of super-fast Pentium II PCs, check out our July hardware buyer's guide to 333 and 400MHz machines. And hold on tight—it's going to be a fast ride!

—PHILIP ALBINUS



### THIS MONTH

Millennia Xi 400

★★★★

OmniForm 3.0

★★★★

HP ScanJet 5100Cxi

★★

Responsive Time Logger 3.0

★★★★

Barcode Anything

★★★★

FileMaker HomePage 3.0

★★★★

Microsoft FrontPage 98

★★★★

Toshiba Satellite 305CDS

★★★★

Remote DeskLink

★★

Plantronics CT-901-HS

★★★★

MailJail 2.0

★★★★

### RATINGS

Our one- to four-star ratings are based on performance, features, setup, ease of learning and use, availability, warranty, support, documentation, and price.

Excellent

★★★★

Good

★★★★

Fair

★★

Poor

★★



FORM  
CREATION  
SOFTWARE

## In Fine Form OmniForm 3.0 ★★★

|              |  |
|--------------|--|
| Requirements | WIN 95, 8MB of RAM, 33MB of hard-disk space, CD-ROM drive, scanner |
| List Price   | \$149 (READER SERVICE 111)   |
| Publisher    | Caere, 408-395-7000, www.caere.com                                 |

Is your desk flooded with forms? It's time to file them in your PC where they belong. The new OmniForm 3.0 from Caere offers a complete solution for designing forms, entering data, and saving the records. With the bundled Caere optical character recognition (OCR) software, you can also convert scanned paper forms into digital ones to save time and money.

We pushed OmniForm to the limit by designing a number of complex, IRS-style forms that included instructions, columns, and graphic objects. The OmniForm design tools helped us

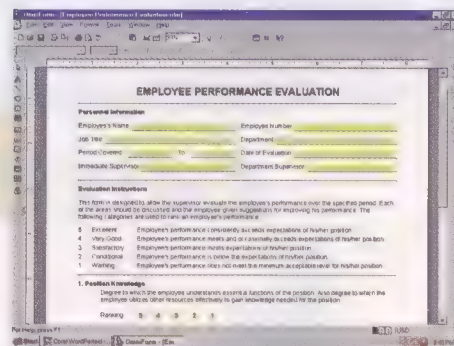
work with lines, text, borders, graphics, and other objects quickly and easily. In most cases, we simply dragged and dropped the form elements we wanted from the floating toolbar.

For data entry, OmniForm let us set data fields, create drop-down menus, assign calculations that total columns, and create "comb objects"—the fields that house the individual letters in a name, or the digits in a Zip code. When it comes to saving time, OmniForm was on our side. It automatically entered previous entries based on the first few characters we typed.

And to ensure that others can fill out your electronic

forms, OmniForm lets you distribute up to 100 copies of its run-time filler program. For example, you can e-mail the form and run-time filler to people who don't have OmniForm.

OmniForm works with your scanner to recognize a paper form's text, data fields, and graphics. We had no problems recognizing vertical and circular text, and the check boxes in scanned forms. But OmniForm often mistook bold text for bar codes and it had



**PROS** Strong form design and fill tools, converts paper forms  
**CONS** OCR results vary depending on the quality of the scan and the complexity of the form

trouble with shading. This may have been due to the beta version we tested. We got the best results by scanning forms at 400 dpi (the highest resolution that OmniForm accepts) at a slightly dark setting.

If you're awash in a sea of forms, OmniForm will help stem the tide.

—WAYNE KAWAMOTO

FLATBED  
SCANNER

## Man vs. Scanner HP ScanJet 5100Cxi ★

|                   |  |
|-------------------|--|
| Requirements      | WIN 95, 16MB of RAM, 30MB of hard-disk space |
| Est. Street Price | \$350 (READER SERVICE 112)                   |
| Manufacturer      | Hewlett-Packard, 800-333-1917, www.hp.com    |

Why can't our peripherals get along? In theory, the HP ScanJet 5100Cxi flatbed scanner is a great idea: Plug it into your PC's parallel port and then plug your printer into the scanner. This daisy-chain idea saves you the trouble of installing a SCSI card—not

to mention that you can also use this scanner with your notebook, which rarely includes a SCSI port.

We installed the scanner software on our NEC 166MHz Pentium MMX. Once we completed the setup we discovered a problem: Our two SCSI hard drives (E: and F:) were gone. Upon further inspection we found that the Scan-

Jet had installed some of the same settings as the SCSI card connected to our hard drives. After removing the scanner and restarting our PC, they were still missing. We consulted NEC tech support to reset the system defaults for Plug and Play, and the drives reappeared.

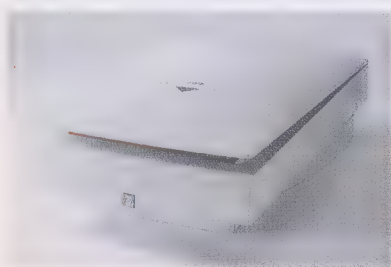
Things didn't go much better on our 100MHz CTX notebook without a printer. Everything seemed fine until we rebooted the notebook and found a red "X" on the screen covering the scanner icon. According to HP's scanner test, our

printer wasn't compatible with the scanner and the scanner wouldn't work. This was odd because we had no printers hooked up or set up in Windows 95.

Once up and running, the HP ScanJet 5100Cxi was fast and produced scans with vibrant colors without us having to fuss much with scanner settings. Limited by an 8½-by-11-inch scanning size and 300 dpi optical resolution, the ScanJet 5100Cxi is better suited for standard business documents than for graphics-heavy projects.

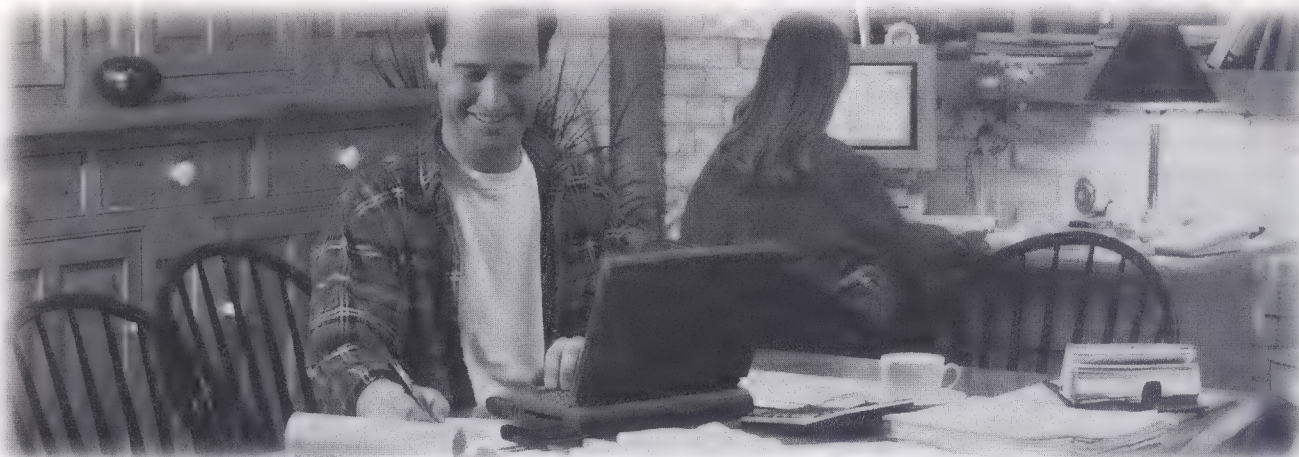
Overall, the HP ScanJet 5100Cxi is a good idea that doesn't live up to its promise. Although its scans were sharp, you'll have to look elsewhere for an easy setup.

—JOEY LATIMER



**PROS** Beautiful, vibrant scans  
**CONS** Awful installation—be prepared to call tech support





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- International Commerce
- International Finance
- International Marketing

#### Master of Science in Technology Management

- Non-Track Option

college



new & noteworthy

# FORM CREATION SOFTWARE

## In Fine Form OmniForm 3.0 ★★

### Requirements

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### List Price

\$149 (READER SERVICE 111)

### Publisher

Caere, 408-395-7000, www.caere.com

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**PROS** Strong form design and fill tools, converts paper forms  
**CONS** OCR results vary depending on the quality of the scan and the complexity of the form

trouble with shading. This may have been due to the beta version we tested. We got the best results by scanning forms at 400 dpi (the highest resolution that OmniForm accepts) at a slightly dark setting.

If you're awash in a sea of forms, OmniForm will help stem the tide.

—WAYNE KAWAMOTO

# FLATBED SCANNER

## Man vs. Scanner HP ScanJet 5100Cxi ★

### Requirements

WIN 95, 16MB of RAM, 20MB of hard-disk space

### Est. Street Price

\$35

### Manufacturer

He

Why can't our people get along? In the HP ScanJet 5100 flatbed scanner is a idea: Plug it into your parallel port and then your printer into the scanner. This daisy-chain saves you the trouble installing a SCSI card.



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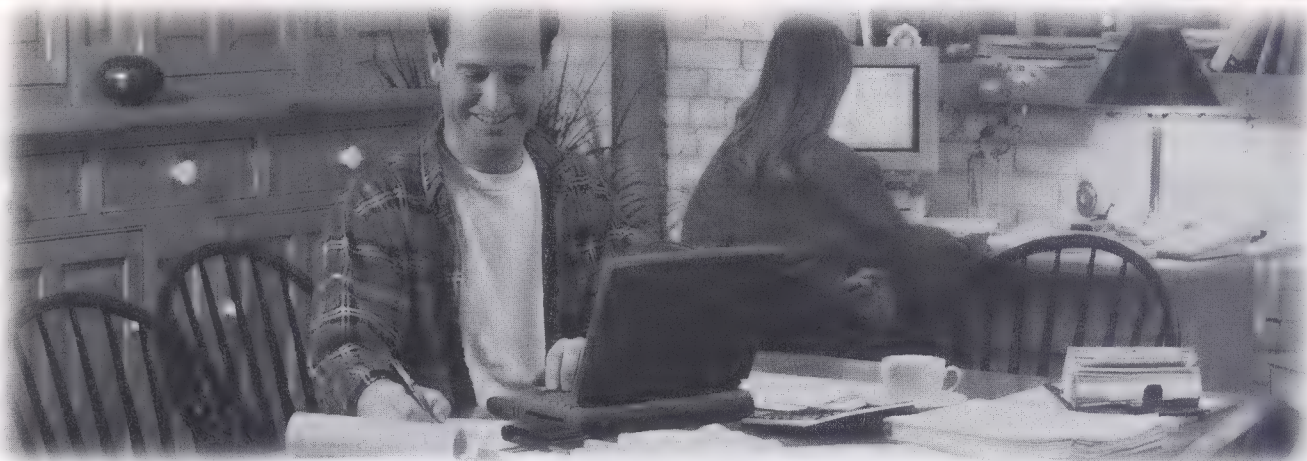
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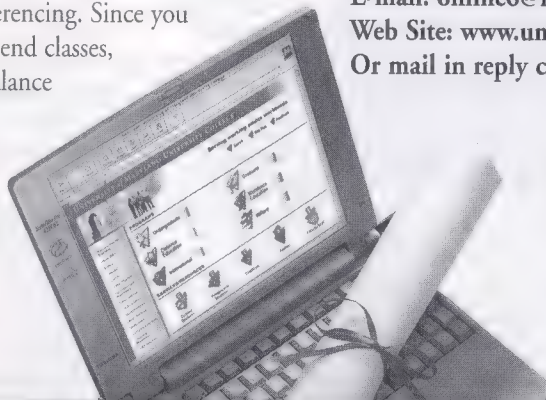
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**University of Maryland University College**



# TIME AND BILLING SOFTWARE

## By the Hour Responsive Time Logger 3.0 ★★★

|                          |  |
|--------------------------|--|
| <b>Requirements</b>      | WIN 3.1 OR HIGHER, 16MB of RAM, 10MB of hard-disk space  |
| <b>Est. Street Price</b> | \$130, \$89 for electronic download (READER SERVICE 113)   |
| <b>Publisher</b>         | Westing Software, 800-325-1862, 800-669-4611, <a href="http://www.responsivesoftware.com">www.responsivesoftware.com</a> |

Every second counts when you're working by the hour. With the Responsive Time Logger (RTL), we worked on multiple projects from different clients and for accurate billing used the built-in stopwatch to track time spent on projects.

When we started working for one client, we activated our time billing before getting down to work. For lunch breaks we simply hit the Pause button and, when a client from a different project called, we stopped the first project and launched the new client's

info to time the call.

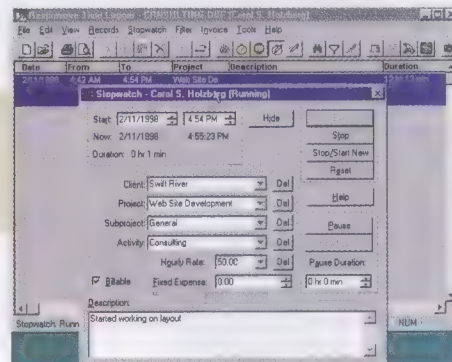
When we were done with our virtual projects, RTL let us analyze our billing or project data, compile and print detailed reports and invoices, and export time and billing information to a database file or directly into QuickBooks.

This new version provides spinner controls for time, date, and amounts, so you can modify these items by clicking arrows rather than typing text. To simplify data entry, RTL offers a Quick-Fill-In option for client names and activities. Enter

the first few characters of a client's name in a Client box and RTL completes the rest of the entry.

Although we liked the Guided Tour's introduction of features and dialog boxes, we would've preferred a Getting Started wizard for jumping into the program. Creating a new database is as simple as selecting New, choosing Stopwatch, then filling in a form about the client, project, and time record.

RTL's stopwatch will auto-



**PROS** Inexpensive time-and-billing solution, easy import into QuickBooks  
**CONS** No Getting Started wizard

matically time an activity and add it to your time-record list. RTL also supports a variety of word processors so you can custom design your invoices.

To ensure accurate time billing for all your accounts, let RTL watch the clock while you work.

-CAROL S. HOLZBERG

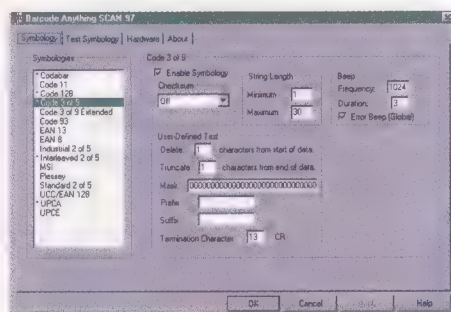
# BAR-CODE SYSTEM

## With a Wave of the Wand Barcode Anything ★★★

|                          |  |
|--------------------------|--|
| <b>Requirements</b>      | WIN 3.1 OR HIGHER, 16MB of RAM, 25MB of hard-disk space, available 9- or 25-pin serial port            |
| <b>Est. Street Price</b> | \$270 (READER SERVICE 114)   |
| <b>Publisher</b>         | Zebra Technologies, 847-634-6700, 888-3BARCODE, <a href="http://www.zebravti.com">www.zebravti.com</a> |

What's black and white and scanned all over? The ubiquitous bar code. These little lines offer a quick and accurate way to enter data and track inventory. With Barcode Anything, you can scan bar codes into a database for easy tracking—a handy capability whether you're pushing products or just want to inventory your office equipment.

The hardware/software combo consists of three elements for creating, reading, and managing bar codes. The heart of the product is a rugged scanning wand



**PROS** Lets you keep track of anything with a bar code  
**CONS** Potentially bumpy wand installation

that connects to your notebook or desktop PC's serial port. The pen-shaped wand is a quick reader but a little tricky to use—you need to hold it at just the right angle for accurate scans. We couldn't resist scanning everything in sight, and

on every bar code we found in our home office.

If your equipment doesn't already have bar codes, the Barcode Anything Label prints out bar codes in quantity or on demand. It supports all popular bar-code types,

including automatic serial numbering and other management functions.

We were impressed with Barcode Anything Track, the simple database that managed our scanned stripes. Track is based on Microsoft Access and covers three vital functions: Asset Tracking, Inventory Control, and Check-in/Check-out.

With the multimedia CD-ROM, we easily set up the software but we had a tough time installing the scanning wand itself. The setup program is unforgiving during hardware detection, and if you choose incorrectly you may have to reinstall to get your wand working.

With Barcode Anything, you'll never lose track of your stash.

-JEFFREY SLOMAN



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WEB  
AUTHORING

## Home Page Builders for the Rest of Us

FileMaker HomePage 3.0 ★★ ★ 1/2

|                   |   |
|-------------------|---|
| Requirements      | WIN 95, MAC, 16MB of RAM, 30 to 80MB of hard-disk space, CD-ROM drive |
| Avg. Street Price | \$99, \$49 upgrade (READER SERVICE 115)                               |
| Publisher         | FileMaker (formerly Claris), 800-544-8554, www.filemaker.com          |

## Microsoft FrontPage 98 ★★ ★

|                   |  |
|-------------------|--|
| Requirements      | WIN 95, 16MB of RAM, 36MB hard-disk space for basic program and included tools, 45MB for optional Microsoft Image Composer, CD-ROM drive |
| Est. Street Price | \$150; \$110 for Microsoft Office users after \$40 rebate; \$55 for upgrade; (READER SERVICE 116)  |
| Publisher         | Microsoft, 800-426-9400, www.microsoft.com   |

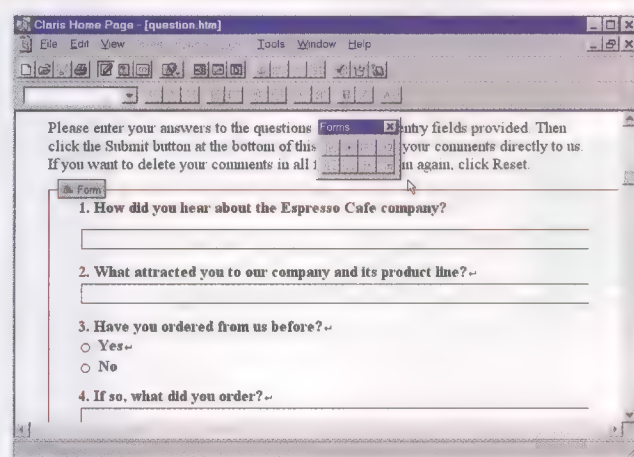
There's no time like the present to design your own Web site. Formerly the exclusive territory of code-speaking geeks, Web authoring is quickly migrating to the rest of us with easy yet sophisticated programs like FileMaker (formerly Claris) HomePage 3.0 and Microsoft FrontPage 98. Although neither program will help a novice create a Web page in minutes as the boxes claim, with patience and a free day, you'll produce an impressive, colorful Web site.

The tutorial and template training wheels in both programs walked us

**MICROSOFT FRONTPAGE 98**  
**PROS** Comes with tons of Web-building goodies  
**CONS** Some Web elements appear static unless viewed with Internet Explorer 4.0

through the whole process, from selecting content for each page to testing our files and links. Adding elements like graphics, radio buttons, tables, and feedback forms was surprisingly simple, although we found HomePage to be a bit more intuitive than FrontPage. The HTML encoding that makes all the elements work together is automatically generated, and both programs let you view the code—and even edit it—with the click of a tab or icon. Both programs also pop up your browser to let you preview your progress, and in HomePage, you can check it out right on your desktop with the handy Preview button.

The real differences between HomePage and



FrontPage are in the included tools. HomePage has been redesigned to work seamlessly with FileMaker Pro, FileMaker's powerful but user-friendly database application. An Assistant walks you through the process of connecting the database to your Web site, and the required CGI scripting that allows visitor information to flow back to you is generated automatically. A Shopping Cart system, Guest Book, and Employee database are some of the included templates.

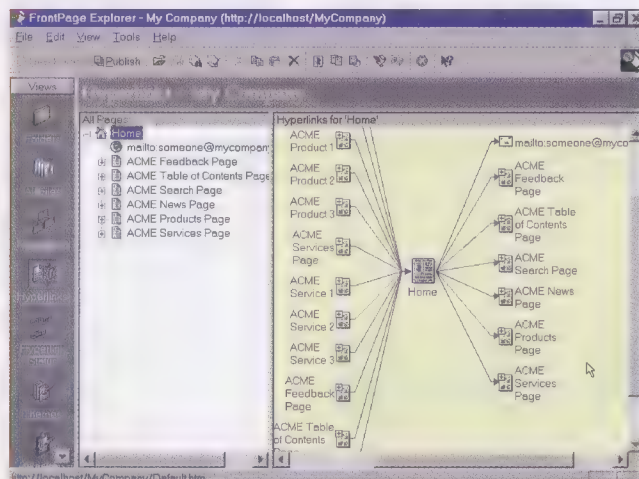
When it comes to additional tools, though, FrontPage comes with everything and the kitchen sink. Internet Explorer 3.0, the Microsoft Personal Web Server, and a Web Publishing wizard are just some of the offerings that simplify

**FILEMAKER HOMEPAGE 3.0**  
**PROS** Excellent tutorial and snazzy templates  
**CONS** Can't test CGI scripts until uploaded to a server

creating a dynamic Web site. The Web Publishing wizard eliminates most of the confusion and misery usually associated with publishing a finished page. FrontPage's other included tools, such as Microsoft Peer Web Services for NT Workstations and the Microsoft Image Composer, are geared toward the advanced user.

For creating either simple or complex Web sites, both of these programs fit the bill. But if you need some hand-holding, we found Microsoft FrontPage 98's wizards to be more intuitive and helpful.

—VICTORIA HALL SMITH





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VALUE  
NOTEBOOK

## Get the Portable You Pay For

**Toshiba Satellite 305CDS ★★½**

**Configuration**

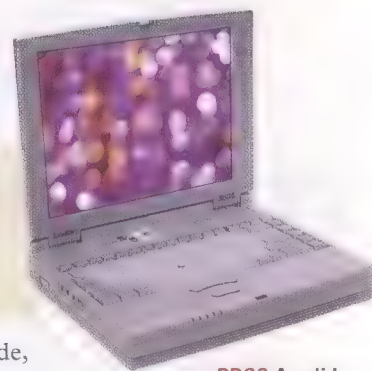
**PENTIUM 166MMX**, 16MB of RAM, 2.1GB hard disk, 12.1-inch dual-scan display, 16-bit sound, 16x CD-ROM, two Type II PC Card slots, Xircom 56Kflex PC Card modem, PS/2, USB, infrared, serial, parallel, and VGA ports, and Lithium-Ion battery

**List Price**

\$1,700 (READER SERVICE 117)

**Manufacturer**

Toshiba America Information Systems, 800-334-3445, computers.toshiba.com



**PROS** A solid notebook at a reasonable price  
**CONS** Eye-straining screen, no business software, meager RAM

If your only reason for not buying a notebook has been the high price, it might be time to reconsider. Toshiba's new Satellite 305CDS breaks the \$1,700 sweet spot while providing the basics for your notebook needs. Unfortunately, basic is the operative word for this unit.

Although it's slightly larger than an average notebook, the Satellite weighs only 6.5 pounds. Powered by a 166MHz Pentium MMX chip, it comes with a 2.1GB hard disk, a Xircom 56Kflex modem card, and a built-in 16x CD-ROM drive. By today's standards, the included 16MB of RAM

(expandable up to 144MB) is barely adequate for running Windows 95, so we deducted half a star. But, Toshiba doesn't skimp on the keyboard: This notebook has the same ample typing area as the Toshiba Tecra 750CDT we reviewed in our January issue.

So far, so good—but how well does the Satellite 305CDS perform? The notebook mysteriously froze twice, but after we ran the Recovery CD, we reset the unit to its original configuration with minimal effort. Aside from that early stumble, we were up and running without a hitch.

On the multimedia side, the 16-bit sound and the 12.1-inch screen size are excellent, but the quality of the screen image leaves a lot to be desired. The dual-scan screen deflects plenty of glare and, depending on the light source, it's a struggle to get a good view. We also noticed faint lines (known as "ghosting") on the screen.

As a business notebook, the Satellite 305CDS falls short with its software bundle. It ships with Quicken SE, a limited edition of Norton AntiVirus, and plenty of Microsoft programs—including Money

97, Golf 3.0, and Works—but we need Office 97 Small Business Edition. For this omission, we deducted another half a star.

Overall, the Satellite 305CDS is a good, solid machine for the low price. But in order to make it a true business notebook, you'll need to expand the memory to 24MB and opt for the active-matrix display, which hikes up the unit's price to \$2,100.

—DARREN GLADSTONE

REMOTE  
ACCESS  
SOFTWARE

## Look—Don't Touch

**Remote DeskLink ★★**

**Requirements**

**WIN 95**, 8MB of RAM, 7MB of hard-disk space, modem or network access

**List Price**

\$49 (READER SERVICE 118)

**Publisher**

Traveling Software, 800-343-8080, www.travsoft.com

Reading the files on your PC back at the office is a top-of-the-list task for business travelers and telecommuters. So we were anxious to test Remote DeskLink from Traveling Software, the makers of LapLink remote access software.

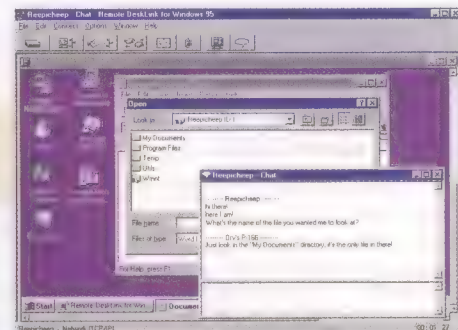
Like LapLink, Remote DeskLink lets you dial into your office computer from a remote location. But unlike LapLink, the \$50 Remote DeskLink allows you only to view the files on that PC's hard disk, not to transfer them to the com-

puter you're working on.

After an easy installation, Remote DeskLink's online help quickly showed us how to get up and running. Within minutes, we were able to access from afar any program or file that was available on the "host" machine. We sent e-mails, typed documents, filled numbers in a spreadsheet, and even had a remote online chat with a coworker who was near the PC we were accessing. We loved that we could dial into our office PC to use the applica-

tions that aren't loaded on the host notebook. We admired Remote DeskLink's design, which allows a Windows 95 PC to connect with another PC running either Windows 3.1 or Windows NT. If you need to access a Macintosh, though, you're out of luck.

Overall, Remote DeskLink delivered on its promise but it still felt lacking—we wanted to transfer files from one PC to another. Although we



**PROS** Smooth interface and simple setup  
**CONS** What, no file transfers?

could seamlessly cut and paste text and graphics and transfer them between our computers, we couldn't move entire files. If you want to look but not touch, Remote DeskLink is perfect, but for file transfer capability, LapLink's a better buy at \$89.

—DARREN GLADSTONE



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## Roam Where You Want To

### Plantronics CT-901-HS ★★★

**Manufacturer** PLANTRONICS, 800-544-4660, www.plantronics.com  
**Est. Street Price** \$200 (READER SERVICE 119)

Lengthy phone calls are a pain in the neck—literally. Cradling the phone between your shoulder and ear benefits only your chiropractor and leaves you tethered to your desk when the UPS delivery person shows up at the door. Speakerphones let you talk hands-free, but you can't wander far and you sound like you're talking in an echo chamber.

Plantronics comes to the rescue with its 900MHz CT-901-HS cordless headset phone. It consists of three pieces: a base unit, remote, and headset. The remote, which supports 40

frequency channels, redial, and a 10-number speed dial, is about a third smaller than many popular cordless phones and has a handy built-in belt clip. We couldn't decide where we liked to clip it the best—on our pants pocket beeper-style or slipped in our shirt pocket for easy dialing.

Do you prefer the secure feeling of a headband-style headset or the lighter, over-the-ear variety? Good news: The CT-901-HS provides both. Although it took some getting used to, we found the ear-hook setup to be more comfortable than the

headband. On the downside, the volume control has only two positions, loud and soft. We definitely prefer more flexibility in determining the volume. And we missed the Mute button, which we loved on the older CT-460 model.

The 900MHz technology effectively doubles the range from the prior model to 100 feet. Realistically, you may experience an even longer range, especially at night. We tested the CT-901 in our apartment building and held crystal clear



**PROS** Lightweight, good range, clean sound, and perfect for wandering phoners  
**CONS** Only two measly levels for volume controls, and where's the Mute button?

conversations in an apartment one floor down on the other side of the building and even in the garage underneath the building. Our tests were static-free. Now, that's truly cordless.

—GORDON MEYER

**E-MAIL  
ADD-ON**

## Out, Out Damn Spam

### MailJail 2.0 ★★★

**Requirements** WIN 95, 16MB of RAM, Eudora Pro 4.0, Eudora Light 3.05 (32-bit version only), or Microsoft Outlook 97  
**Est. Street Price** \$25, free 30-day trial from the company Web site (READER SERVICE 120)  
**Publisher** Omron Advanced Systems, 408-727-6644, www.mailjail.com

Nothing gets on our nerves quite like spam, the unsolicited e-mail for get-rich-quick schemes, bogus medical cures, and illicit come-ons. Now you can banish the annoying junk e-mail with MailJail, a spamicide plug-in

designed to work with Qualcomm Eudora Pro, Eudora Lite, and Microsoft Outlook 97. We only wish it worked with America Online e-mail.

MailJail monitors an incoming e-mail's header, address, and content, look-

ing for particular words or phrases in the To, From, Subject, Reply-to, Body, Any Recipient, and Any Header lines. This intelligent agent has a knowledge base of more than 400 rules. If you've received a new strain of spam that MailJail didn't recognize at first, choose Send to MailJail in order to train the program to recognize the new junk-mail type.

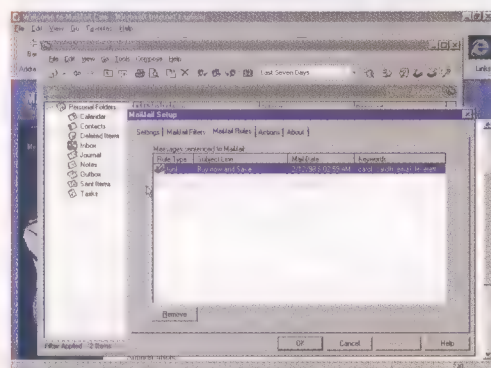
Don't look for MailJail in the Windows Start Menu as a standalone program—it's installed directly into your e-mail program. In Outlook, MailJail options appear as buttons on the toolbar or as commands in the Tools

Menu. For Eudora Pro, we accessed the MailJail options in the Edit menu under Message Plug-ins or by choosing Message Plug-in Settings from Eudora's Special menu.

The tough MailJail smartly recognizes entries in your Personal Address Book to avoid filtering messages from clients, contacts, and friends. Thanks to its built-in Active Filtering system, you can visit the Omron Advanced Systems' Web site to download new spam filters and filtering rules. We would've liked the option to examine its built-in filters, but MailJail doesn't offer permission to do so.

Download a free 30-day evaluation copy from the MailJail Web site and see for yourself.

—CAROL S. HOLZBERG



**PROS** Kills junk e-mail on the spot  
**CONS** Why can't it work with America Online?



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*small business into whatever you want*

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# Hook Up With the Right Plan

*10 questions to ask before*

*you choose a long distance provider*

**A**NTHONY J.W. BENSON IS ONE OF THOSE PEOPLE long distance companies should love. The Minneapolis publicist spends as much as \$500 a month on out-of-state calls. But like a lot of home-based workers, he's jumped between several carriers in search of the best combination of service and price. "I want a system that's simple and cost-effective," he says.

Easier said than done. Burgeoning competition among long distance carriers means you're subjected to a kaleidoscope of ever-changing and always-confusing deals from AT&T, Sprint, MCI, and others. Some sound good, but the fine print reveals surcharges or discounts that apply only during nonbusiness hours.

"Most people don't have time to go through and analyze this stuff," says Aric March, a communications consultant in Chicago. Telephone companies, in fact, rely on that. Here's a list of queries you should make when phone companies come calling—and a few questions you should ask yourself.

**How much do you charge?** Sounds simple, right? But it isn't. "Many phone companies persistently offer discounts" of 30 or 40 percent off. "Off of what?" asks March. "They don't guarantee to hold their rates." Or else they promise a big discount off an inflated rate. Don't fall for these pitches. Demand a fixed per-minute rate.

**What are the terms of the contract?** Don't sign a long-term deal of a year or more unless you get something for it, such as a low fixed rate or extra services. Committing your long distance business to a single carrier may mean you have to pass up a better deal when it comes along in six months.

**What are your billing increments?** Some long distance carriers round up calls to the nearest minute. Two-minute, five-second call? Tough, you pay for three minutes. LCI International ([www.lci.com](http://www.lci.com)) has set the pace with one-second billing increments. But at the very least, angle for billing in six-second incre-

ments. That's particularly important if you fax a lot of documents, which often are short calls.

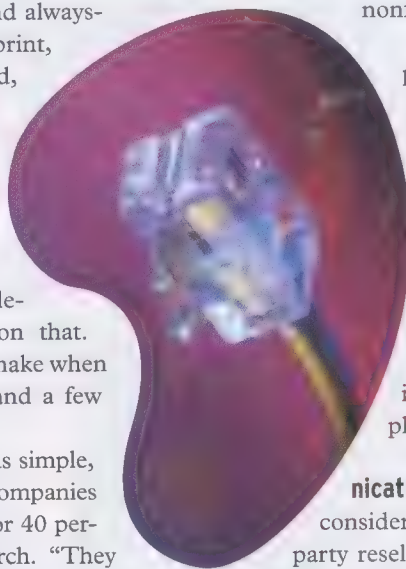
**Are there any surcharges?** If you travel frequently and use a calling card, you may be shocked at your bills. Some companies charge as much as a dollar per call for the service. Don't put up with it—ask for a nonfee calling card, or switch companies.

**What are your billing methods?** You're probably accustomed to paper bills, but today you have a number of options. Some companies offer real-time billing information via the Internet, or on CD-ROM. If you can take advantage of that sort of billing information, then make sure you have it. Also, some carriers now offer you the ability to identify calls made for a particular client by keying in a short code. That may greatly simplify expense billing, so ask for it.

**Are you a member of the Telecommunications Resellers Association?** If you're considering buying long distance from a third-party reseller, make certain it's a member of the TRA ([www.tra-dc.org](http://www.tra-dc.org)). Members are required to adhere to high-quality business practices, and are sure to give you good service and fair prices.

Remember: You don't earn any points for phone company monogamy, so always keep an eye out for a better deal. That said, changing back and forth between carriers every few months can become a confusing hassle. Here are a few questions you should ask yourself before making any changes.

**What are my calling patterns?** Chris Landes, a telecommunications consultant near Washington, D.C., says that home-based workers should go through three to six months' worth of bills before shopping for a better deal. Are most long distance calls intrastate? Interstate? International? Rates can vary for the different types of calls, with carriers offering various special offers. The same applies if you make many fax or data calls versus voice calls. Know-





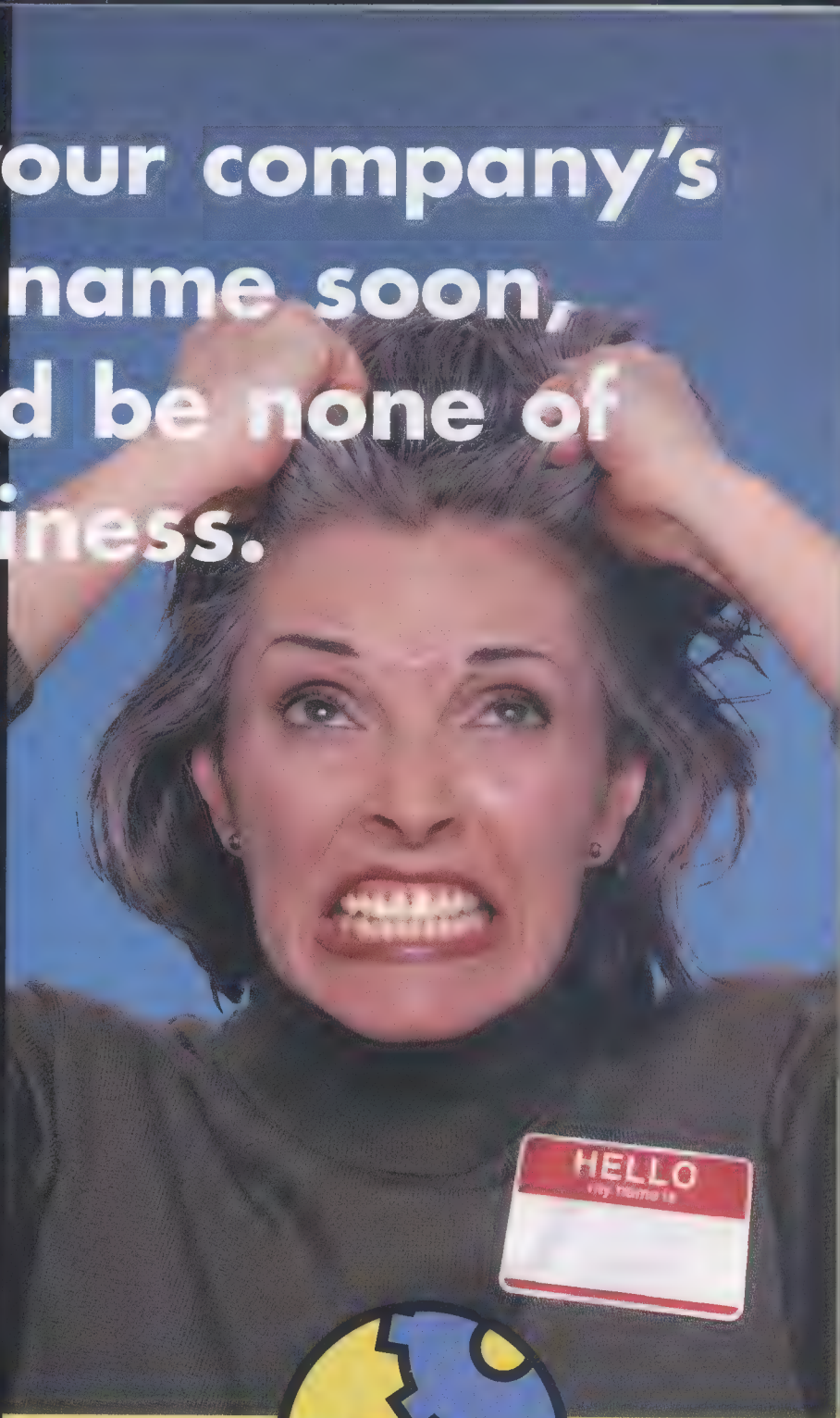
# Choose your company's Web site name soon, or it could be none of your business.

Whether you run an accounting firm or an art gallery, if you don't protect your good name on the Internet (by putting a ".com" on the end of it), you could end up a nobody.

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CIRCLE READER SERVICE 60



ing how you use the phone will help you ask the right questions.

**When should I switch?** If your calling patterns change dramatically—let's say you take on an international client—you should seriously consider a new calling plan. This doesn't necessarily mean you have to change carriers: Call your current provider, describe your needs and habits, and ask the rep to find the best plan for you. Similarly, if you hear of a better deal from another telco, see if your current provider can match it.

**Do I crave convenience or price?** Landes and others point out that some companies will offer one-stop shopping

with wire-based telephony, wireless telephony, pagers, and videoconferencing—the whole shooting match. But you may do better by shopping around for each service and contracting with specialized carriers.

**Who's the boss?** Never forget—you're the customer and you call the shots. Most telephone companies haven't awakened to the potential of the home-based market, but that's beginning to change. Behave like you're valuable to a telephone company. Do your homework, ask questions, and don't be shy about taking your business elsewhere.

—Douglas Gantenbein

## Overseas Tech Essentials

*Stay connected by making a list, checking it twice*

**Y**OU NEED TO BE IN PARIS TWO DAYS from now, and then move on to Hong Kong and Jakarta. The rest of your business won't hold still for an overseas jaunt; you've got to stay in touch. What should you pack?

- Start with e-mail stored on a mail server that's POP3 or IMAP4 compliant, so you can access that mail from anywhere over the Internet. (To find out if your e-mail is travel friendly, call your provider's tech-support line or check the frequently asked questions section of its Web site.) If your office computer automatically downloads POP3 mail, change the mail software setting to leave the mail on the server rather than delete it.

- Bring along a portable PC loaded with a modem, your office suite, key business files, e-mail and fax software, a Web browser, remote-access software if you'll need to access your office machine, and sync software if you use a personal information manager. Also, it's always a good idea to bring a spare connector for your PC card modem.

- These tools will go to waste if you

don't have contact numbers stored somewhere, so pack a list of Internet access numbers for all the locations from which you're likely to want to connect, plus the telephone number and URL of your Internet service provider. Remember: U.S. toll-free phone numbers don't connect from overseas.

And because your U.S. cell phone won't work at all, bring a European-frequency portable phone. Call your

portable-phone provider and ask about a short-term rental.

If you use a GSM PCS digital phone, you're one step ahead: You need only move the SIMM card into a European phone and it will act just like your domestic phone.

- Gather information from your long distance carrier on how to place voice and modem or fax calls back to the States. Also, bring a standard phone connector cord, plus one with the RJ-11 connector at one end and bare wires at the other, so you can make a connection if you run into a nonstandard connector.

- Pack an electrical transformer and adapters as needed. First check the country listing at [www.teleadapt.com](http://www.teleadapt.com) to



### COOL GEAR

## For the Record

**Woodward? Bernstein? Telecommuter?** Political reporters aren't the only people who stand to gain from keeping a phone log. Home-based workers looking to keep precise records of conversations with long distance clients or coworkers should consider Record-A-Call. The battery-operated phone handset contains a built-in microcassette recorder designed to fit into any standard business phone. Use it to remind yourself of a project's parameters or to protect yourself against fickle customers. Just don't pull a Linda Tripp: Most states require you to inform the person on the other end of the line before you press "record." And business etiquette demands it. Record-A-Phone, \$79.95, 212-674-5436.

—Darren Gladstone

see what voltage electricity is available and what the power and phone plug configurations are. Then:

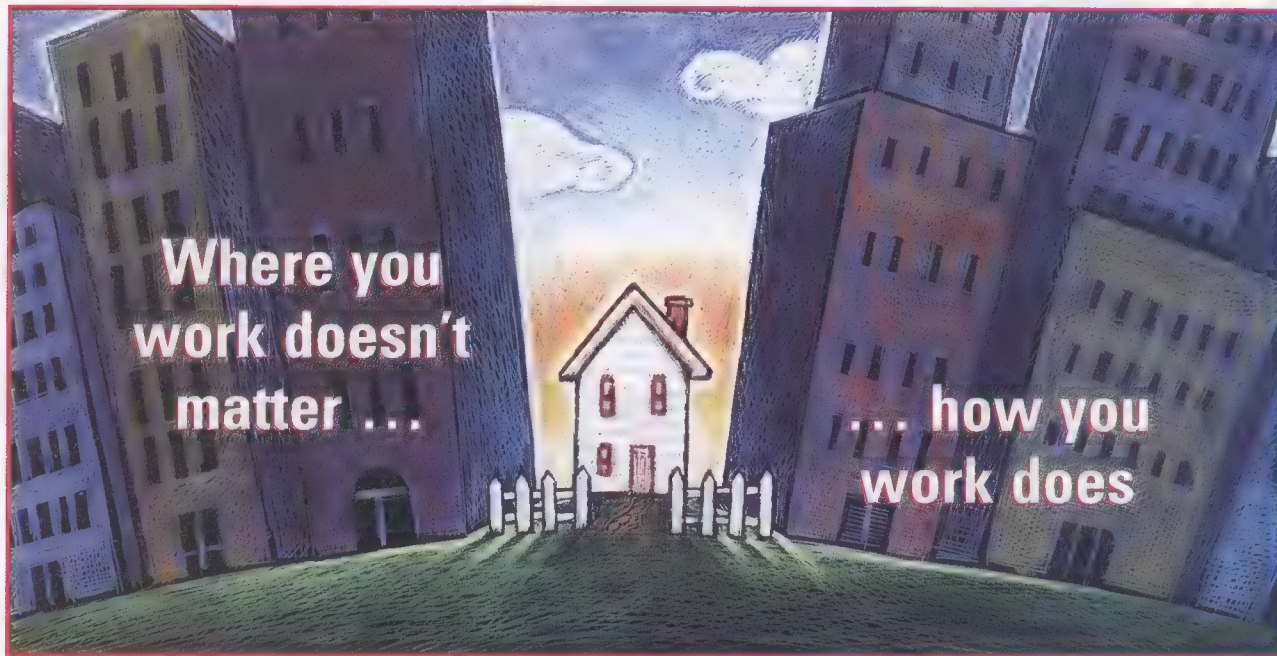
- Check the power supply of every device you're planning to use to ensure it will operate on the wall current available where you're going. (The specifications are listed on the AC adapter.) If any of them won't handle the voltage, get a travel transformer.

- Bring power and phone plug adapters as needed. Check TeleAdapt ([www.teleadapt.com](http://www.teleadapt.com)), the Road Warrior Outpost ([warrior.com](http://warrior.com)), or Magellan's (199.183.146.30/magellan/). Or try Radio Shack ([www.radioshack.com](http://www.radioshack.com)).

- Finally, don't forget spare batteries for everything on your list, including your laptop. Start with 800-Batteries ([www.800batteries.com](http://www.800batteries.com)).

—Alan S. Kay





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*It all makes sense<sup>SM</sup>*

[www.sprint.com/homeoffice](http://www.sprint.com/homeoffice)

\* Rates apply to domestic long-distance calls only and are subject to change. Certain restrictions apply. Connection fees apply for international and Operator-assisted calls. Toll-free and FÖNCARD calling card calls from a payphone will be assessed an additional surcharge to cover FCC-mandated payments from long-distance carriers to payphone providers.

\*\* Sprint PCS<sup>SM</sup> billed separately.

H05/98



## Calling All Cards

*Do prepaid phone cards make sense for you?*

**Y**OUR LONG DISTANCE PROVIDER probably offered you a basic calling card when you first signed up for service. This card functions as an extension of your home office line, allowing you to make calls from the road at your standard calling card rate—usually 28 to 38 cents per minute—rather than the sometimes exorbitant rates charged at pay phones. These are handy little tools, especially because billing information automatically shows up on your regular monthly statement.

But what about prepaid calling cards? We see them for sale everywhere, from the local gas station to the nearby Wal-Mart. Do they make sense in a small business context?

Perhaps. If you make a lot of long distance calls from outside your

office, using these cards could save you big money. By paying up-front for a set amount of time—usually 10, 30, 60, or 100 minutes—you receive discounted rates sometimes as low as nine cents per minute.

A quick Web search will reveal dozens of little-known companies offering per-minute rates that beat the pants off the major providers. But don't lose sight of the fact that cheaper isn't always better.

"Be careful about brand," says Fred Voit, consumer communications analyst for the Yankee Group, "Some cards don't work, or the provider has oversold its capacity and the toll-free number is always busy." And watch



out for fly-by-night operations: Some providers have gone out of business before their customers received full value of their cards.

Making matters more confusing, pricing plans don't always make sense. MCI ([www.mci.com](http://www.mci.com)) offers a 19.8-cents-per-minute prepaid card adorned by a rather staid bouquet of flowers, but if you want the Batman and Robin-decorated MCI card, you'll pay 27 cents per minute. Most prepaid cards are geared toward a consumer audience—college students and the like—so don't pay more for a hip or pretty card when all you're trying to do is cut costs.

Also, always check the expiration date on a card before you buy it—unused minutes aren't refundable, so you could get stuck paying for calls you never make. AT&T's ([www.att.com](http://www.att.com)) 21-cents-per-minute prepaid cards never expire—an attractive feature if you're not sure how often you'll use the card—but the long distance giant rounds up calls to the nearest full minute. That means if you make a call that lasts two minutes and three seconds, you'll be charged for a three-minute call. Some companies, such as ValuPhone ([www.valuphone.com](http://www.valuphone.com)), round up in six-second increments, which can make a big difference over the long haul.

Finally, since you pay up-front for these cards, make sure to hang on to the receipt and log the expense immediately. You may be in the habit of seeing phone bills arrive on your desk after you make calls, but prepaid card users have to adjust their accounting routine.

—Victoria Hall Smith

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The GA771 is the successor to the award winning 17GA and features OnView® menu controls, a 0.27mm true dot pitch and 1,280 x 1,024 maximum resolution. Two space-saving 3 watt stereo speakers and a microphone are built in. It's in full compliance with TCO '95, the world's strictest standards for low radiation, safety, power management and recyclability. And the limited 3 year warranty on CRT, parts and labor is the best in the industry. A 48 hour Express Exchange™ Service option is also available. See and hear the GA771 for yourself and learn how you can bring multi-media home without spending multi-bucks.

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ViewSonic 17GA  
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ViewSonic P7015  
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# Go With the Flow

*Caught with your power down? Install a UPS  
in your home office to protect all your PC equipment*

BY CATHERINE GREENMAN

**A**HH, SUMMER'S COMING, A TIME FOR SANDY paperbacks, iced tea on the porch, and potentially fatal damage to your PC hardware. When you least expect it, anything from a lightning storm to too much air conditioning makes your office equipment especially vulnerable to power sags, surges, and brown-outs. But regardless of the season, an uninterruptible power supply (UPS) is an important device to invest in.

The purpose of a UPS is twofold: It regulates the current of electricity to your computer and other hardware, and it keeps a supply of DC power in the event of an outage, which will buy you time to save your data and shut down your system. We've taken a look at six UPS devices, ranging from basic units that can manage power for one computer, to higher capacity models that can protect two

computers plus a number of external peripherals. And because many of these models are designed with both functionality *and* aesthetics in mind (as opposed to the cement-block variety from a couple of years ago), you may actually choose to have one on your desk.

*Features Editor CATHERINE GREENMAN wishes she had an internal UPS to protect against her post-lunch brownouts.*

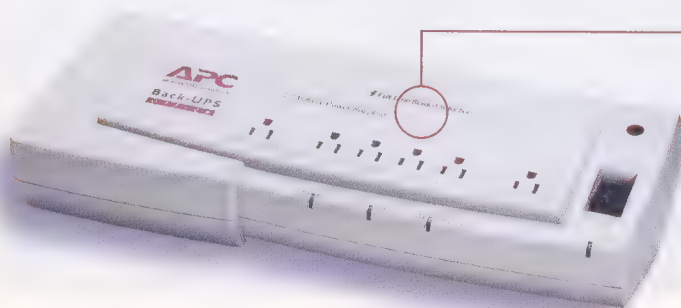
## Pulsar Desktop 220

**What It Protects/For How Long:** One Pentium PC or PowerMac with a 15- to 17-inch monitor for 5 to 10 minutes. Also protects fax/modem line against power surges.

**Features:** Automatic shutdown software lets you configure start-up and shutdown schedules for beginning and end of the workday. Includes software that will send queued e-mail messages before shutting down.

**Where to Put It:** The Pulsar's sleek design means you won't mind seeing it on your desk.

MGE UPS Systems; 800-523-0142; [www.mge.com](http://www.mge.com); \$99



## BackUPS Office

**What It Protects/For How Long:** One Pentium or PowerMac desktop with a 15- to 17-inch monitor and one external device (such as a hard disk, modem, or CD drive) for up to 15 minutes. Also protects fax/modem line.

**Features:** Wiring-fault and check-battery indicators on unit. Extra space in between sockets for large AC-adapters.

**Where to Put It:** By your feet. It's shaped like a power strip, with an on/off button you can click with your toe.

APC; 800-800-4272; [www.apcc.com](http://www.apcc.com); \$125



## Patriot Pro 750V

**What It Protects/For How Long:** One Pentium PC or PowerMac with a 15- to 17-inch monitor and a maximum of four external devices for up to 30 minutes. Two computers for about 15 minutes. Also provides fax/modem line protection.

**Features:** User-replaceable batteries are hot-swappable (batteries are available through the company).

**Where to Put It:** This gray cement block is probably better off under your desk and out of sight, but keep the power button within arm's reach.

*BestPower; 800-356-5794; www.bestpower.com; \$299*



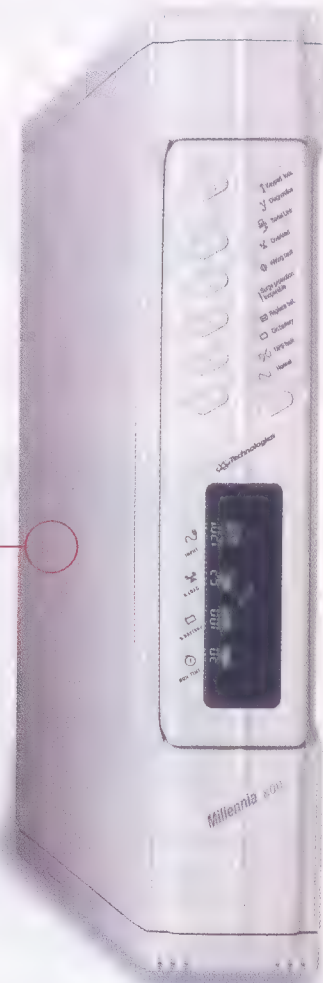
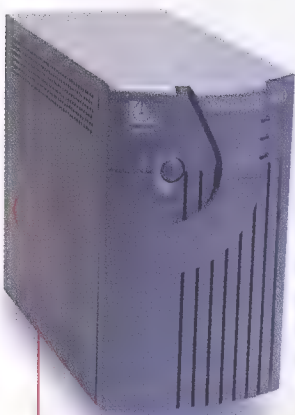
## Millennia 800VA

**What It Protects/For How Long:** One Pentium PC or PowerMac with a 15- to 17-inch monitor for 35 to 40 minutes. Two computers for 15 to 20 minutes. Also provides fax/modem surge protection.

**Features:** The two-inch-thick box has a detachable remote control with a master switch for powering down your components and viewing load/battery levels.

**Where to Put It:** Lay it flat under your monitor, or pull out its built-in feet and sit it vertically on your desk. To save space, keep the detachable remote control on your desk and put the rest of the unit on the floor.

*XS Technologies; 407-895-0070; www.xstech.com; \$399*



## PowerSure 600VA

**What It Protects/For How Long:** One Pentium PC or PowerMac with a 15- to 17-inch monitor for 20 to 30 minutes. Two computers for about 10 minutes.

**Features:** Four sockets; replaceable batteries (not hot-swappable) can be ordered via Web site only; optional shutdown software available.

**Where to put it:** Under your desk, where you can easily reach the power button.

*Liebert Corporation; 800-877-9222; www.liebert.com; \$431*



## GET PLUGGED IN

*The top three things you should know before you use an Uninterruptible Power Supply:*

- 1** Don't plug your laser printer (or scanner, for that matter) into your UPS. In the event of an outage, your printer will be the first to drain the UPS's power supply down to zero.
- 2** Older 486-class desktop computers are not as energy efficient as the newer Pentiums, so bear in mind that the protection time guaranteed by the manufacturer is not as long for these systems.
- 3** Tempting as these battery rundown times seem, the point of a UPS is to provide power long enough for you to finish your current project, save it to a backup device, and gracefully shut down your computer. To avoid unpleasant surprises, don't try to launch more applications and start new projects during this time.

## Anzen 500VA

**What It Protects/For How Long:** One Pentium PC or PowerMac with a 15- to 17-inch monitor for 20 to 25 minutes. Two computers for 10 minutes. Fax/modem protection.

**Features:** Software will automatically turn off the big energy-draining equipment, keeping your other components on longer. Load level/charge indicators.

**Where to Put It:** Put it under your desk without fear: The sturdy metal casing will let it stand an accidental kick or two.

*IPT; 800-944-0356; www.iptinc.com; \$395*



# Where'd I Put That Number?

*If combining a home and office has you searching for information, get organized with these three steps*

**W**HEN LESLEY SPENCER ISN'T AT HOME TENDING to her two toddlers, she's at home running Home-Based Working Moms. As director of the 500-member Austin-based association, Spencer writes a newsletter, updates a database, answers calls, maintains a Web site, and more. How does she manage all this? Spencer's organized.

But for the rest of us who are "productivity challenged," managing personal phone numbers, business to-dos, and everything else in between is overwhelming. It's hard enough to get organized in a corporate setting, but in a home office the lines between professional and personal tasks are blurred. Sure, personal information managers lend a hand. Unfortunately, says Jann Jasper, owner of Productivity Solutions in New York City and author of the forthcoming book *Strategic Time Management* (St. Martin's Press), "most people only use about 10 percent of what these packages offer, and they're no further ahead than those who don't." To help you squeeze more from your organizational tools (and into each day), we asked productivity pros for their insights.

**1. Record it right.** Whether you swear by GoldMine for Windows 95 (800-654-3526, [www.goldminesw.com](http://www.goldminesw.com), \$295) or prefer a plain old notepad, use your work tools immediately to store all your information in one place. "This eliminates the issue of double entry," says Carol Fitzgerald, a telecommuter and director of strategic development at Day-Timers Inc., the maker of organizing products. "Plus, it creates a 'shoe box' for sorting, organizing, and archiving data."

In Spencer's office, a simple spiral notebook is the weapon of choice, and it's filled with daily to-dos categorized by Urgent, Not-So-Urgent, and Whenever. "If I can't remember something I jotted down a week ago, I haven't thrown the information away," she says. On the downside, Spencer's low-tech approach forces her to rewrite to-dos that don't get done each day.

**2. List only to-dos that are must-dos.** Some people dump too many items on their to-do lists, while others spend more time managing their lists than actually doing their to-dos. The solution, says Jasper, "is to

think about the payoffs. With each item ask: 'What will happen if I do this? What will happen if I don't?' The answers will help you decide what to include." And consider using such software as Sidekick 98 (888-Starfish, [www.starfish.com](http://www.starfish.com); Win 95, Win NT; \$49.95) or HomeLife (Day-Timers, 800-441-1516, [www.daytimer.com](http://www.daytimer.com); Win 95; \$29.95), which automatically carry over to-dos from one day to the next.

**3. Integrate personal and business information.** For home workers, commingling personal and business information helps you combine errands and prevents you from building two databases. And software such



Lesley Spencer singlehandedly manages to care for two tots and a 500-member association from her home. What's her secret?

as HomeLife not only allows you to record your kids' immunizations alongside business expenses, but it also lets you cross-reference and view contacts any way you'd like. Even better, if you take the home-office tax deduction, the package lets you segregate business-only information for the IRS's prying eyes. ■

BY GAIL GABRIEL

Senior editor GAIL GABRIEL rarely misplaces vital information; she just never throws anything away.



# No, this is not a misprint.



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<sup>1</sup>24X Max CD-ROM drive data transfer rates may vary from 1500 to 3600 Kbps. <sup>2</sup>The K56flex protocol is designed only to allow faster downloads from K56flex compliant sources. Maximum achievable download transmission rates currently do not reach 56 Kbps and will vary with line conditions. <sup>3</sup>14X Max CD-ROM drive data transfer rates may vary from 1200 to 1800 Kbps. All Compaq products sold at Compaq Works are refurbished unless otherwise noted. Our selection of refurbished products includes customer return units, evaluation units, cosmetically blemished products and older discontinued products. All refurbished products are retested at Compaq, where replacement of components is made, if necessary, to bring the product up to fully functional condition. All refurbished products carry a 90-day, limited warranty and may be taken to any Compaq Authorized Service Agent for service. All excess new products carry the Compaq standard limited warranty. For a complete copy of our warranties, please write Compaq Works, 10251 N. Freeway, Houston TX 77037. Compaq Works shall not be liable for technical, pictorial or editorial errors or omissions contained herein. Product availability limited to products on hand. All prices shown are Compaq Works prices and do not include applicable state and local sales tax or shipping to recipient's destination. All sales FOB Houston. Prices subject to change. Compaq, Presario and the Compaq logo are registered in the U.S. Patent and Trademark Office. The Intel Inside logo and Pentium are registered trademarks and MMX is a trademark of Intel Corporation. Other product names mentioned herein may be trademarks and/or registered trademarks of their respective companies. © 1998 Compaq Computer Corporation. All rights reserved.



CIRCLE READER SERVICE 33



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**CUT-RATE PARTS!**

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**DAMAGED DRIVES!**

# PC Confidential

HERE'S WHAT SALES AND REPAIR PEOPLE DON'T WANT YOU TO KNOW

**C**OMPUTER SALESPeOPLE AND REPAIR TECHNICIANS operate in the same hallowed arena as auto salespeople and mechanics. The grease monkey working on your Mazda, you convince yourself, has spent countless hours under the hoods of these cars and knows how to service them. Presumably, the computer professional addressing your technology concerns has spent just as much time in and around PCs. We tend to accept their guidance because, hey, they're experts.

Unfortunately, the lure of the quick buck and the bottom line leads some technicians to cross ethical and legal lines when working with you and your machine.

Although most sales and repair folks are competent and aboveboard, the few that aren't can cost you money and cause you downtime.

Home-based workers are particularly vulnerable because you don't have an in-house tech department to handle a breakdown. And if you're self-employed, buying the wrong computer at the wrong price can eat into your profit margins. We talked to former salespeople and repair technicians, who agreed to expose what they say are all-too-common practices in the industry. For all of them, the potential for abuse started the moment their clients picked up the phone or walked in the door.

**By Heather Newman**

Illustration by  
Melissa Grimes







***"We just show them the bells and whistles."***

"I can't say the first priority was the customer," says Chris Bale, a computer consultant who spent one unhappy year at a shady St. Louis computer sales and repair shop. When customers walked in, Bale would ask a couple of questions about what they were looking for and size them up. If they appeared technically knowledgeable, they might get the full story about the flaws in the company's various PCs. If they didn't, they wouldn't.

"You just showed them the bells and whistles, and what kind of fancy graphics [the computer] had," Bale says. The machines he sold had slow, cut-rate RAM and lower-quality monitors, but the store didn't exactly advertise these facts. "An experienced customer would ask the questions to bring that information out, but about 50 percent of the customers didn't," he says. "So we just glossed over that. It never had to be brought up in conversation. The approach I took depended completely on the [knowledge] level of the customer."

Bale, who sized up customers quickly by asking a few simple questions about what they wanted to buy, cautions that if you don't have the right answers, you're a prime candidate for fleecing.

"Do your homework so you get good, fair treatment from the people that you do business with," says Lee Robin, president of the Austin, Tex., repair service Computer Nerdz. Arm yourself with information by finding out what's

included in the best new systems and determining what parts you need before you get to the showroom.

Knowing the speed of a processor is important, Bale observes, but it's more crucial to ask what kind of part is being used (for example, AMD vs. Pentium vs. Pentium II). Brand-name inquiries would flush out the RAM and monitor problems at Bale's former place of employ. If the new-part specs start to make your head spin, look up the definitions and descriptions at [www.techweb.com/encyclopedia](http://www.techweb.com/encyclopedia).

***"We mark up prices to whatever we want."***

Larry Furtsch, currently a system administrator for a New York City investment banking company, worked for two years as a phone sales rep for a computer reseller. He played a huge role in determining which customers bought which equipment—and the customers' specific needs rarely influenced him. "I talked a lot of people out of specific brands and into different brands solely because of my profit margin," he says. "Our 'best product' was the one that I made the most money on."

Furtsch's supervisors would give him the base price of each system, and it was up to him to sell them for as much as he could. The store took half the profit; he got the rest. So how did he decide what to charge? Once again, those in the know were less likely to get ripped off. Regular customers did better than one-time buyers because they had a better sense

## Choose or Lose

So how do you avoid shady sales and service? It always starts with where you choose to do business. Here are some tips on how to pick a shop from Joyce Flory, home-based author of five Internet books; Lee Robin, president of Computer Nerdz service center in Austin, Tex.; and John Sarzoza Jr. of Computer Horizons in Rochester, Minn.

**DO** ask for referrals. Word of mouth is still the best way to find someone in this budding industry.

**DON'T** wait until there's an emergency to find a repair outlet. "It's important to have a list of trusted providers handy for all situations," Flory says.

**DO** make some calls. "You'll get a tip-off on what it's like to deal with the vendor from the way you're treated on the phone," Flory says. Ask the person to help you with a simple question and see how politely he or she responds.

**DO** compare technicians' training and qualifications.

**DON'T** allow any work to be done without a guarantee.

**DO** investigate the service options when you buy a system. Is on-site service available, and is there an extra charge? Are some tasks handled on a flat-fee basis? Is there a charge for labor, for mileage, for the time you spend on the phone? Are service people available after hours or on weekends? What's the typical turnaround time?

**DO** make sure the shop specializes in business customers. Your software and often your computer setup are going to be different than the game-players' home PC, and you want a store that understands your needs.

**DO** pay attention to how the shop looks. "In my mind, the place should look clean, professional, ready to do business," Robin says. "There should be a sense of order. You want to get a good feeling about the person and the place you're about to do business with."







of price structure. And if customers called in and asked for a particular setup, Furtsch knew he could charge more than if they called in and set a firm price limit.

"We marked them up to whatever we wanted," Furtsch says. "Anybody who cared more about what system they got than about their budget got a lot less bang for their buck."

To find out the latest price points, research computer prices on manufacturers' Web sites. See what the direct-sales PCs are going for—Dell, Micron, and Gateway are three industry leaders—and let the sales rep know you're comparison shopping. Discount sources such as Insight ([www.insight.com](http://www.insight.com)) and On the Go Computers ([www.datachan.com](http://www.datachan.com)) will also give you a sense of how low you can go. Definitely don't be afraid to haggle with phone salespeople, especially if you plan to do business with them in the future. If you find a firm that gives you a good deal and provides the kind of service you're looking for, stick with it—and with that salesperson, Furtsch says. He always rewarded loyalty: His regular customers would eventually get a flat rate of 10 percent over cost, a good deal in the industry, he says.

Service contracts are an equally easy way for computer shops to profit. Sometimes these costly warranties merely duplicate the standard warranty, says John Barden (not his real name), a 25-year industry veteran who's worked in both sales and service. Another scam is to make a big deal about guaranteeing response time as a way to sell a service contract and add to the commission. Don't fall for it—Furtsch says the response time to service calls at his business averaged about two hours, so the folks who paid extra for a guaranteed 48-hour response were simply wasting money.

Protect yourself against these bad deals by calling the service line directly and asking what the response time would be for a call that day, rather than asking the salesperson for that information numbers. Also, ask what the rates would be for repairs specified under the contract if they were performed elsewhere and without a service agreement. Some quick math can help you decide if a service contract is worthwhile.

"If you purchase a service contract, make sure it covers parts and labor," says John Sarzoza Jr., a Macintosh repair specialist. "Get it in writing, and make sure you only purchase the coverage you need. And don't spend money on things that will most likely never go wrong—like mice, printer cables, and keyboards." These are inexpensive and easily replaceable parts that serve as little more than filler in a service contract.

***"We quote the base machine at a good price, then get you with the extras."***

Computer salespeople often work entirely on commission, or nearly so, according to Bale and Furtsch. That means they'll often encourage you to buy the most expensive system possible, with all the extras, regardless of what your business truly needs. That may mean a 300MHz Pentium II processor when your accounting software requires only a 486, or it may mean loading more RAM than you could possibly use. Furtsch knows the speed difference between a 56Kbps modem and a 33.6Kbps modem or a 12x and a 24x CD-ROM drive is, in effect, quite small. But he and other sales-

people would hit on these as selling points so they could move the higher-priced components.

"We always tried to sell the newest and best, saying, 'In six months, you're going to need this,'" Bale says. "But if you're buying a computer that's expandable or upgradable, you don't have to buy the fastest or the best."

Furtsch says the old-fashioned bait and switch is alive and well in the computer industry, and it comes in multiple variations. He frequently lowballed a baseline system, then sold like mad to get the person to reject that system in favor of a higher-priced, higher-performance model.

"I'd always try to talk them out of the cheaper system," he says. He'd tell customers that a 300MHz Pentium II system, though costlier than a 200MHz

Pentium system, would pay for itself in the time they spent waiting for it to boot up or waiting for it to multitask. He knew this wasn't the case.

"I'd tell them that even more memory would make it more responsive," he continues. "You'd quote the base machine at a good price, then get them with the extras. You'd talk them up to a better modem, better monitor, better printer, whatever it took. Up until a year ago, we were still pushing people to buy dual floppy drives. I don't know anyone who needs a dual floppy drive."

Sometimes reps would sell the higher-priced parts even when they knew—or should have known—they wouldn't work together.

"I saw that a ton," Furtsch says. They'd sell customers machines that had more RAM than they needed or modems that wouldn't work well with small-office phone systems.

Arm yourself against overselling by knowing what you want to do with your machine, then figuring out what it needs to run, Furtsch says. Check out the software you're using or plan to use and look at the side of the box to see the minimum system requirements. This will give you a baseline for the system you need, although you'll probably want something at least a little faster to start with.

**Customers who ask  
for a specific setup  
will probably get  
charged a lot more  
than those who set  
a firm price limit.**



"Home offices should act like big businesses in this respect," says Andrew Watson, vice president of marketing for Monorail, a computer maker. "If you don't really need the feature, don't buy it."

## ***"We load and copy software that we don't have licenses for."***

Barden, who now runs a network consulting business in New Mexico, saw resellers adding pirated software to PCs—something that could cause serious problems for you down the road. For starters, you won't be able to use the software manufacturer's tech support. Worse, you could be prosecuted for possession of stolen property even if you had no idea the application was illegally copied.

"That's fairly common to make the deal," he says. "Two people can sell you the computer at the same price. But one person will throw in extra software in order to clinch it. I have been told to load software and copy software that there weren't licenses for. If you refused to do it, you were told to do it by your superior."

You should be sure to either get the software itself in the box or at least get license certificates for each package. And insist that the salesperson write the exact specifications of the system on the invoice, including the preloaded software. Barden also suggests looking inside the box before you buy a machine. He has seen no-name hardware swapped into name-brand boxes moments before a sale.

"In some cases the computers are sold with totally different insides than they came with," he says. "Know how much memory is supposed to be in there and know the size of your hard disk."

Even worse: Bale's former employer would take parts from defective machines and pass them off as new. "Depending on how things were at the warehouse and what we had in stock, the owner would tell us to install old parts

in an otherwise new computer," Bale says. His boss wouldn't let a hard disk go to waste, even if it was used or returned in a defective computer. "They would just pull that hard disk, completely erase it, reload Windows, and then use it in a 'new' PC."

Unfortunately, the practice is nearly impossible to detect, even for savvy customers. The only ways to guard against it are to make sure you pick a reputable store and confirm the warranties on all the parts of your machine.

## ***"We remove hard disks and replace them with smaller ones."***

Getting bilked when you buy a machine is only the beginning. Those same shops often have the chance to nail you again when you bring your machine in for service. And being ripped off by a repair shop can actually be more agonizing than getting snookered on the front end, because weeks of downtime may be at stake.

Barden has seen computers leave the repair shop to go home with less guts than they had when they came in. "I've had some cases where memory was missing, and I've seen hard disks removed and replaced with smaller ones," he says. Always make a careful inventory of your system before you take it in, and don't take in any peripherals unless you're certain they're damaged too. That includes cables, input devices, and software.

In many cases, Barden recalls, repair technicians would order replacement parts when they weren't strictly necessary in order to get the extra markup. Or they would claim to have ordered replacement parts when they actually didn't. Example: You take in your PC for servicing because it repeatedly freezes up. "The hard disk may just need to be fixed with diagnostics or with software," Barden says, "but we would charge you for a completely new hard drive or a new hard-drive controller." The technicians might perform

## **Don't Get Mad, Get Help**



If you think you've been hoodwinked by a salesperson or a repair technician, don't sit and stew, take action. Complaining to the manager is the first step, but if you aren't satisfied with the response, try these outlets.

- Better Business Bureau ([www.bbb.org](http://www.bbb.org)) is still the leading consumer advocacy group in the United States, and you can use its Web page to post online complaints or to find the BBB branch in your neighborhood.
- National Fraud Information Center ([www.fraud.org](http://www.fraud.org)) specializes in Internet and phone fraud, and will analyze your case via its Online Incident Report Form.
- Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)) does more than just bust monopolies, it also alerts consumers on scam trends and provides an online resource guidebook.
- National Consumer's League ([www.natlconsumersleague.org](http://www.natlconsumersleague.org)) is a private, nonprofit consumer agency that provides tips on dealing with fraud.



an unnecessary repair. Or worse, they'll do the quick fix and then charge you for the new drive, pocketing the difference.

Robert Stephens, chief inspector for the Geek Squad computer help center in Minneapolis, advises computer owners to get a complete description of exactly what will be done, when it will be finished, who's going to work on it and, if possible, a flat rate for the repair. Get everything in writing, he says.

And then watch carefully. Long after the repairs are over, customers can still get bilked.

"I've seen double invoices for the same thing and I've seen additional labor come through for a work order which may or may not have been performed," Barden says.

### **"We tell you your computer's not worth repairing."**

All it takes is a quick search of résumés on the Web to show case after case of inexperienced people working as sales and repair staff in brand-name stores, especially those that don't specialize in computers. Greg Smith, a business student at the University of Kansas who worked in sales at a chain computer store, says, "I found that most of the people who knew their stuff were the people mopping the floors and stacking boxes—not the sales staff." He was transferred to the cash registers after he started telling people how the store's featured machines lacked expansion slots and were almost impossible to upgrade.

More often than not, the person diagnosing and working on your PC is a novice. "These places employ minimum-wage workers who aren't technically trained," says Stephens. "They're chop shops."

So how can you protect yourself when you take your machine in for service, especially when you don't know which technician will be working on your machine?

First and foremost, back up your hard disk—even if your problem isn't disk related, says Stephens. Technicians get so used to the rut of wiping the hard disk and reinstalling the operating system that they do it by rote, even when the problem doesn't warrant it. Or worse, they format your hard disk when you don't have a problem at all, but have brought your PC in for an upgrade. You can't afford to lose that data, so don't go unprotected.

Even worse are the cases where machines that left for service are returned to customers with bigger problems than they originally had.

"I've seen new computers, as well as computers that came back from repair, come in with computer viruses," Barden says. "I've seen a technician work on a computer with virus-infected diagnostic software that gets loaded onto the machine he's working on. I think it's more sloppiness than

anything intentional. But I was surprised to see viruses on brand-new computers."

Ask about whether the machine will be virus-checked before it's returned to you, and run your own virus software when you get home, Barden says. "That's what I do, first and last." And keep an eye out for mysterious errors that show up later, even those not caused by viruses. Sometimes repair shops will install parts without regard for how they'll work with your computer, later claiming that you need a whole new system.

Barden recalls a recent episode in which a customer encountered all sorts of trouble from a rival repair shop.

"He took his computer in for a memory upgrade," Barden says. "It should have been a quick, easy upgrade. But when he took his computer home with the additional memory, it stopped working. He took it back to the same shop and was told, 'The computer's not worth repairing.'"

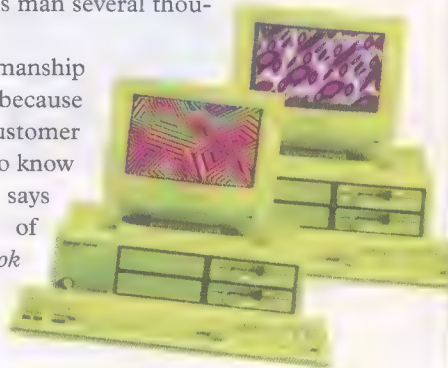
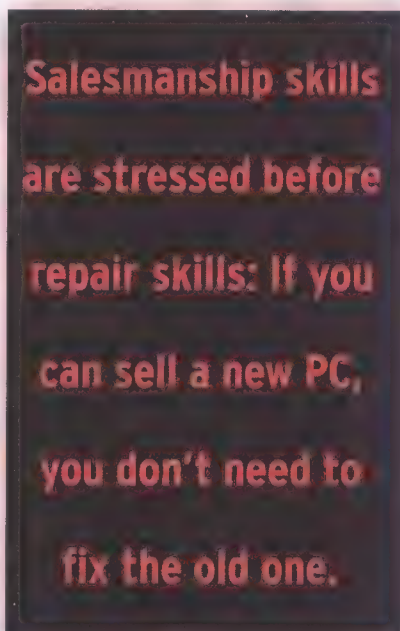
Seeking a second opinion, the disgruntled PC owner took the computer to Barden, who quickly resolved the problem. The other technicians "put the wrong memory in," he says. "All you had to do was take out the new memory and everything started working again." The mistake nearly cost this man several thousand dollars.

"Many stores stress salesmanship skills over repair skills, because frankly, if you can sell the customer a new PC, you don't need to know how to fix the old one," says Morris Rosenthal, author of *The Hand-Me-Down PC Book* (McGraw-Hill).

If you feel that your repair tech isn't solving your problems, call your PC manufacturer for help in pinning down what's causing certain errors. Also, be persistent about taking the machine back if it doesn't work. Just because the first technician says the repair is done correctly doesn't mean that another employee won't find—and fix—the problem.

That goes double for repair folks at the large chain stores, Stephens says. He suggests you watch out for those that seem particularly disgruntled with their situation. "I think most of the people who work at those places hate their jobs, so they take their revenge out on society. And for what they get paid, who can blame them?" ■

HEATHER NEWMAN is the technology columnist for the Detroit Free Press. She hopes her 18-year streak of never taking a computer to a repair shop continues.





# Beat the

Ticked off with your time-crunch problem?





# Clock

By Helene Stapinski

Illustrations by Tim Lewis

These nine strategies will streamline your operation

**W**ITH A MERE 1,440 MINUTES IN A DAY, HOME-based workers need to make every second count. There's no justification for getting lost online, struggling to stay in touch with clients, or sorting through junk that piles up in and around your computer. But these are the sorts of interruptions and hassles that plague just about everyone who works from home. It's up to you make these daily disturbances go away.

Even if you think you run a tight ship, it's tough to keep up with emerging technologies and timesaving ideas that can slice the fat out of your daily routine. With this in mind, we interviewed computer experts, efficiency gurus, and home-office veterans to come up with a list of surefire ways to optimize your operation and increase productivity.

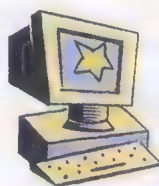
Who knows? With all the time you'll save, you may even have an extra five minutes to kick back and scroll through that new Web site you found.

## The 10-Minute Web Search

Your 56Kbps connection may help you zip around the Web, but speed increases are only the beginning, says Dr.

Anthony Petrosino of Vanderbilt University's Learning Technology Center. His first rule of Web searches: Think before you log on. "It's like when you go to the library, you wouldn't just start pulling books off the shelf," Petrosino says. "You want to know what you're looking for before you start looking."

If images aren't important to your search, get rid of them. Waiting for a picture to download when you're only trying to verify a fact or locate a mailing address is one of the most frustrating experiences on the Net. The solution: Go to the "options" menu in your browser and turn off the "autoload images" toggle switch. From that point on, only text will be downloaded, and you'll notice an immediate surge of speed.



Bookmarks—preset Web sites—are crucial to quick searching. Petrosino recommends bookmarking a good search engine like AltaVista, Lycos, or Yahoo. Rather than learning a little bit about multiple engines, master one particular service so you get comfortable with its quirks and quarks. Also, bookmark link-heavy pages or useful sites



that are updated at regular intervals.

A natural language query—asking a direct question like, “What is the weather in Austin, Tex.?”—is a reliable, basic search engine tactic. For more specific results, choose two or three search terms—always in lower case, unless they’re proper names—and use Boolean logic (and, or, not) to narrow your search. Other shortcuts include using the word “image” followed by a colon, which will search only for pictures. (For instance, “image: Great Wall of China” will search for pictures of the Great Wall.) You can also search for text only (text:) or title page only (title:).

Finally, Petrosino recommends going online late at night or very early in the morning, when Net traffic is slower and download times are faster. “Ten minutes can mean one or two searches during the day,” he says, “but it could mean 15 searches at midnight.”

## The 30-Minute Power Meeting

You’ve heard about the 30-minute power lunch? Well, you didn’t hear it here. Traveling to and from the restaurant can eat up a good hour of your day, and what happens if you have to wait 20 minutes for a table or repeatedly flag down a snooty waiter? Today you can have a business lunch with someone without leaving your workstation. And it can cost less than a fancy meal.

Diamond Multimedia’s Supra Video Kit (\$199; [www.diamondmm.com](http://www.diamondmm.com)) allows you to make Internet video phone calls over standard phone lines. The package includes a color video camera, a video capture card, and all the software you need to hook up with a client across town or across the country. VTEL’s SmartStation (\$2,000; [www.vtel.com](http://www.vtel.com)) is a high-end videoconferencing solution that comes with an interactive whiteboarding feature that allows both videoconferencing parties to “write” on a document in real time.

The only catch to all of this: The person on the other end of the line needs videoconferencing equipment as well, and not all packages are compatible. Check them out before you make a purchase. And check out the image quality too—you may be surprised at how good it is.

“The images used to be pretty herky-jerky,” says Jon Jackson of Intel. “But it’s really a clear image now because of MMX technology.”

“The only disadvantage for all of us is self-consciousness about how we look,” says Paul Edwards, author of *Working From Home* (Tarcher/Putnam). “We’ll have to be groomed more than we normally would for a phone call. But you can always set a photo of yourself in front of the camera.”

## The Two-Minute Phone Call

Everyone knows the most annoying, time-consuming interruptions don’t come from the kids or the neighbors, but from telemarketers. By making a quick call to 800-CUT-JUNK

([www.privatecitizen.com](http://www.privatecitizen.com)), you can slice most of these interruptions out of your daily routine.

“If you’re working out of your home, you’re getting an average of five [telemarketing] calls a day,” according to Robert Bulmash, founder of the Chicago-based CUT-JUNK. “And depending on the type of work you do, that call could mean you’re putting someone else on hold. You risk losing a client on the other line.”

Bulmash sends a directory of names to 1,500 surveyors, nonprofit charities, and sales representatives, informing each institution that you’re unwilling to accept telephone solicitations. Ten of the largest telemarketers in the country—with the firing power of 24 million calls per day—receive the CUT-JUNK list. Targeted companies are subject to penalties of up to \$500 if they continue to call you.

CUT-JUNK members, who pay a \$20 registration fee, report a 70 percent drop in junk phone calls. “Telemarketers adhere to the list,” says Bulmash, “not because every one of our members will sue. But our members who do sue act as a minefield.”

## The 15-Minute Computer Fix

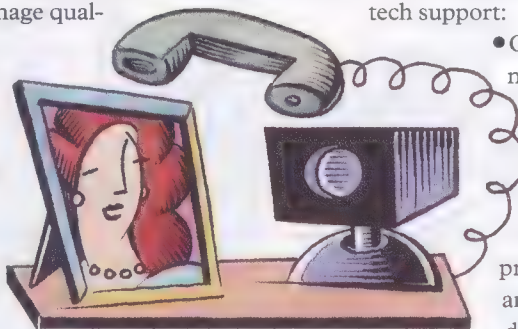
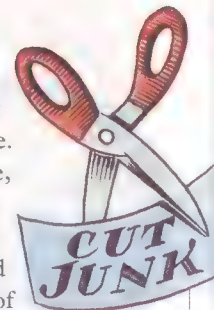
For product specialist David Day, the biggest time waster when he’s diagnosing a computer isn’t the customer’s slow modem speed or lack of computer knowledge. It’s lying. Fifteen minutes into a computer-fix phone call, the caller suddenly remembers—or admits, “Oh. Maybe the problem happened when I added that joystick.” Day hears this all the time: “It’s like the Spanish Inquisition or calling your mother when you’ve done something wrong,” he says. “Every tech support provider was a novice user at one time or another. We all make mistakes. The more information we have from you, the easier it is to fix your problem.” To speed up your tech-support calls, don’t try to diagnose your problem—just list the symptoms and let the technician work.

Here’s a list of information to have on hand when you call tech support:

- Complete brand name and model number of your equipment
- Serial number (it’s usually on the back of your PC)
- Invoice number, purchase order number, or warranty number
- A written description of the problem, the steps you’ve taken so far, and any error messages that have been displayed

• Any emergency or backup disk you created when you first powered up the PC

Another way to expedite the process is to pay to get to the front of the line. If you’ve ever tried to utilize “free, 24-hour” tech support from a software or hardware manufacturer, you probably know how it feels to wait for a seeming eternity. But with Digital Equipment Corp.’s Client Services Support Card ([www.digital.com](http://www.digital.com)), you can pay in advance for tech





support and your investment will connect you to a technician in a hurry. Thirty minutes of support sells for \$69; three hours worth of help costs \$319. Similarly, IBM's ServicePac End User Support helpline ([www.ibm.com](http://www.ibm.com)) offers a pay-per-call plan that begins at around \$105 for five calls.

But the biggest time-saver, according to IBM media rep Talya Bosch, is to write down any tech-support information you receive. "Often people have the same problem more than

to ignore this crucial step and hope for the best.

Don't let fear paralyze you and your business. Several software programs can help you create a concise business plan in the space of an afternoon. These applications come in two distinct flavors: templates and interactive programs. We recommend interactive applications such as Palo Alto Software's Business Plan Pro 2.0 for Windows (\$99.95) or Business Resource Software's Business Plan Write 4.0

## Make a quick call to 800-CUT-JUNK to slice annoying phone interruptions out of your daily routine.

once," she explains. "By the time it happens again, they've forgotten how to fix it."

### The 45-Second Voice Mail Message

"Voice mail is a great way to speed up the flow of information," says Lisa Sack, who designs and moderates audioconferences from home. Learn to think of voice mail as a business tool rather than as a safety net that catches calls when you're out.

First, redo that outgoing message. Don't promise to return every call. Adding an unnecessary layer of pressure to your day will slow you down and generate stress. And record your message with a smile on your face *after* you've had your first cup of coffee in the morning.

When making a call, always assume you'll be getting that person's voice mail or machine so you'll be prepared to leave a short, detailed message explaining what you need from them. "I don't want them to call me back to find out what I need," says Sack. "I tell them right there, 'I'm calling about X, Y, and Z. This is the information I need from you.' End of story. You can't spend the whole day playing phone tag with people."

If you have an especially chatty client who always keeps you on the phone for 20 minutes, call her when you know she won't be around. Wait until she's gone home for the day and leave an assertive, detailed message.

If you work for or with a larger company with a full-featured voice mail system, find out if you can wire into that system from your home office. "That leads to a world of options," says Sack. You can take snippets of information left on your voice mail and forward them to the appropriate person—no need for paraphrasing. "A lot of people don't know how to use this feature," Sack says. "But it's a huge time-saver for me."

### The Two-Hour Business Plan

Most home-based entrepreneurs enter the business arena without a written plan—not a great idea. These documents help you clarify the direction of your company and make it easier for you to chart growth and make course corrections as your venture grows. But because the complexities of drafting a business plan can be intimidating, it's tempting

for Windows (\$129.95). Both use an "interview" format, leading you through a simple question-and-answer session to help you organize your ideas and goals. And both include multiple charts that help you visualize your plan of action and enable you to cut and paste sample copy into your personal plan.

Palo Alto Software president Tim Berry remembers the countless days—and nights—spent with a yellow pad and calculator, trying to put together a business plan. "That nightmare is still fresh in my head," says Berry, a Stanford MBA, who took a semester-long class in the 1970s just to learn to write a business plan. "Now you can let the computer figure out the math—all that dumb math that used to get in the way of thinking," he says. "Now you've got online help, glossaries, and software that can take and format your page and merge text, tables, and charts."

### The 60-Minute Purge

How much time do you spend searching through that jumble of scribbled-on Post-it notes or your messy hard disk? Paula Ancona, author of *Successabilities! 1,003 Practical Ways to Keep Up, Stand Out and Move Ahead at Work* (Jist), has a solution for you: Purge!

Reserve an hour on your calendar each month to concentrate on mess maintenance. "Set a kitchen timer and see how much you can do in that amount of time," says Ancona. "It'll give you something to work against and won't allow you to waste the whole day. You'd be amazed at how much you get rid of in an hour."

Sort and arrange the wayward files and folders loitering on your operating system desktop. And rename files so they have a uniform style and correspond to paperwork—something Ancona calls "parallel constitution." As positive reinforcement, keep a little box in your office and drop a quarter inside every time you file or ditch a piece of paper or useless computer file. At the end of the week, buy yourself a treat.

The main rule, she says, is to always have a few key tools on hand while you purge—calendar, wastebasket, file fold-





ers, envelopes, stamps, and highlighter pen. "Don't try and go through a pile if you're not ready for it, because you'll just wind up going through it twice," says Ancona.

Whether your litter is taking up disk space or desk space, you need to read it, ditch it, or mark it on your calendar. Just get it outta there so you can move forward. "Don't save all those little pieces of paper," she says. "If you need something, clip it and stick it on your calendar. Better yet, create a concise calendar in your computer and file it there." Place as much as you can on your favorite storage device and get it off your hard disk to eliminate duplicates.

### The 90-Second E-mail Check

Rather than helping us work more efficiently, e-mail tends to slow us down. Like the junk mail that clogs up your real-life mailbox, e-mail junk is crowding your computer screen—and your brain.

## You can filter out promotional e-mail and get-rich-quick schemes by subscribing to services like Nospam.

But you don't have to just log on and sigh. Anti-spamming sites and e-mail sorters can streamline your e-mailing, says Cindy Tolliver, author of *Going Part-Time: The Insider's Guide for Professional Women Who Want a Career and a Life* (Avon).

You can filter out promotional e-mail, get-rich-quick pitches, and other invasive forms of spam by subscribing to services like Nospam (nospam@drsvcs.com). The free "wash list" is used to eliminate your e-mail address from mass mailers. The sites make their income from sponsors who advertise on the banners of their pages, so you don't have to worry about your e-mail address being sold as part of some new list.

Another way to cut down on e-mail maintenance is to utilize e-mail robots, also known as mailbots or autoresponders. These special e-mail accounts automatically reply to incoming mail with prepared messages. If you operate a Web site and want to spur customer/client interaction without getting bogged down on your primary account, one or more can save you hours.

"If you still find yourself with more e-mail than you can handle," says Tolliver, "find an e-mail management program, like Banyan System's BeyondMail Professional 3.0" (\$69; www.banyan.com). Equipped with 89 predefined agent actions and plenty of expansion capabilities, BeyondMail works like a personal assistant, reading and rerouting messages so you don't have to waste time on everything that arrives in your mailbox.

For drastic action—the Rambo solution—Tolliver suggests a mass execution. "Select a bunch of unread e-mails with questionable return addresses and then push delete," she says.

"But like most mass executions, this sometimes results in some innocent bystanders getting axed."

### The 20-Minute Office Workout

Some days, the trip back and forth to the gym just has to be sacrificed. But that doesn't mean your workout has to fall by the wayside as well. An efficient ergonomic or aerobic exercise is as close as your living room, says ergonomic guru John Kella. His workplace exercise firm, Kella Communications, provides equipment and training for corporate clients.

First off, always start with a stretch. Lean your hands against the wall, keep your back straight and heels down, and stretch your hamstring. For the upper body, interlock your fingers and stretch your hands behind your head. Push your



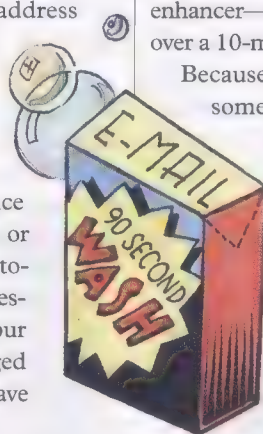
elbows back gently. For your neck, turn the head from side to side, looking over your shoulder. Do a few head tilts, leaning ear to shoulder. With your hand at your elbow, gently draw your arm across your body for some arm stretches—and hold for 15 seconds.

For aerobic activity, run in place, raising your heels off the floor. "You can do this to music or to a video, so you don't get totally bored," says Kella. "Or use some sort of aerobic activity enhancer—a walker or a stationary bicycle." Speed up gradually over a 10-minute period to increase your heart rate.

Because you spend so much time perched at a desk, try some ergonomic exercises. Stretch your fingers by making a gentle fist, then gradually relaxing, then opening wide, then gently relaxing. Repeat 10 times. Do some wrist bends to extend your forearm muscles and tendons. Extend your arm and droop your hand till it's limp. Push down on the hand with your other hand and bend the wrist gently. Do the reverse: Make the "stop" gesture with your hand and gently press your wrist back.

If you spend hours on end at a monitor and are worried about developing nearsightedness, take a few moments to stare out the window and focus at an object in the distance. Bob Anderson, author of *Stretching at Your Computer or Desk* (Shelter Publications), recommends raising your eyebrows and eyes wide while opening your mouth as wide as it will go. It will relax your face, relieve jaw tension, and make anyone within view burst out laughing. Just one more reason to be glad you work at home. ■

When she's not writing for *The New York Times*, *People*, or *Success*, Brooklyn-based HELENE STAPINSKI looks for new ways to save time.





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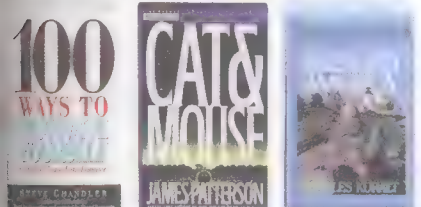
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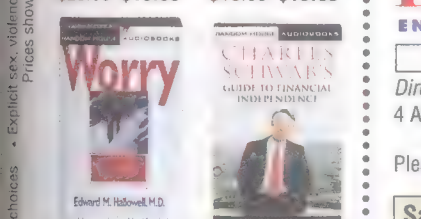
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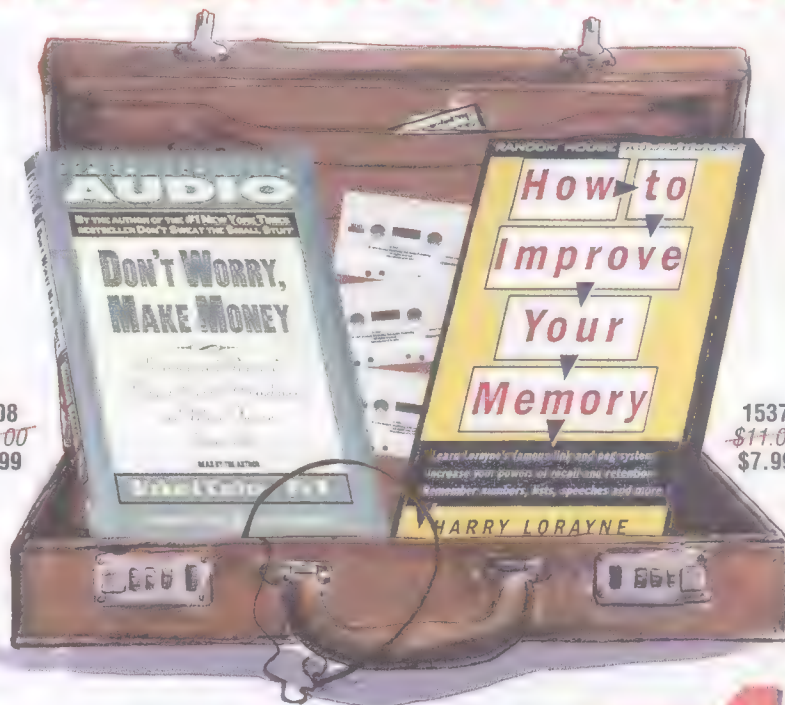
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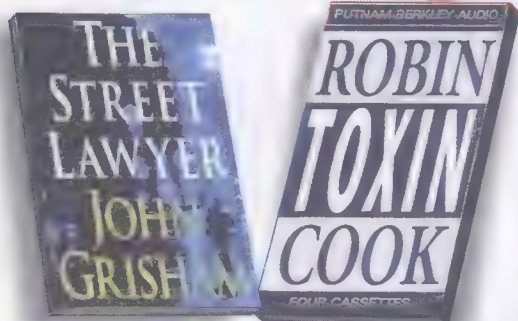
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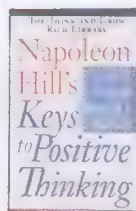


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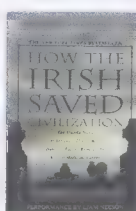


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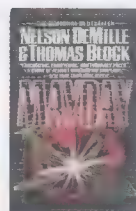
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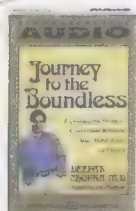
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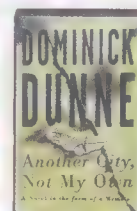
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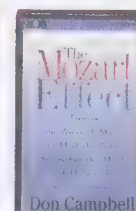
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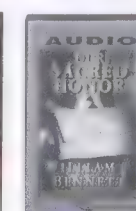
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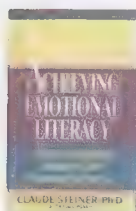
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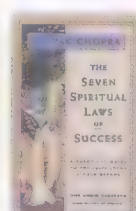
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# Are You Cost-Cutting

# Yourself Into a Corner?



A MESSAGE WORTH SAVING  
Cathryn Harding learned the hard way not to skimp on necessities when the all-in-one answering machine she bought

## *Beware these four fatal sins of spendthrifts*

**W**HEN IT CAME TO SPENDING \$50 PER MONTH ON A BUSINESS LINE FOR HER HOME OFFICE, Cathryn Harding didn't hesitate. The executive director of First Night Virginia, a nonprofit organization that runs New Years' celebrations, knew that a separate phone line is a lifeline for home-based workers. But when faced with what phone to hook it up to, Harding just couldn't resist the \$59 all-in-one phone and answering machine. After all, she saved at least \$15 by not buying the pieces of equipment separately. Smart spending? A few days—and seven lost messages—later, Harding's irresistible bargain ended up in the trash.

CHIP MITCHELL/MERCURY PICTURES



Sometimes, you can draw a straight line from a poorly thought out purchasing decision to its painful short-term consequences. Other times, it's harder to read the end result of misguided miserliness. Either way, although it's tempting to squeeze every nickel till it squeaks, a smart spender knows when to let go. To help you gauge your own purchasing patterns, we uncovered four fatal sins of home-office spend-thrifts. Do any of these sound familiar?

## SIN #1:

### Cutting Corners on Your Corporate Image

Harding's answering machine quickly revealed that it had a mind of its own. First its timing mechanism failed, forcing callers to endure a nearly full-length rendition of Beethoven's "Moonlight Sonata" before they could leave a message. Then it started choking on its own microcassettes, leaving Harding no choice but to manually coax the messages from the tape. Next, the rewind function started to balk.

A big mistake home-office workers make is spending big bucks on major purchases—such as powerful computers—and then short-changing ones that seem smaller but actually have a big impact on your professional image.

Even worse is the need to rationalize these bad purchases. Instead of throwing in the towel—and throwing out the machine—Harding spiraled into an illogical desire to fix it. "I couldn't make a clear judgment that it was impeding my professional development," she recalls. "Finally, after coming home from a trip, I realized that I'd lost about seven messages. I said to myself, 'Wake up!'" The next day, she bought the answering machine that she should have bought the first time around.

The same pay-attention-to-the-details rule holds true for business phone lines, says Marie Clarke, owner of Business in a Box, a Los Angeles firm that sells start-up kits for different kinds of home-based businesses. Clarke strongly encourages her customers to bite the bullet and pay for a separate business line, like Harding did. Otherwise, "a child will pick up the line or interrupt a call from an extension and start babbling, and the client says, 'Uh, are you baby-sitting?' and cancels his order shortly thereafter," Clarke says. "Clients end up thinking you don't run a professional operation."

## SIN #2:

### Failing to Invest in Expert Advice From the Get-Go

No matter how professional your operation is, sometimes you need to pay for help from other professionals. When Marnie Pehrson got an idea for a small-business Web site, the Ooltewah, Tenn., home-based entrepreneur figured she could save money by setting it all up herself. She developed a menu of expert advice on various business topics, found

complementary sites for links, and registered the site with search engines. Finally, she ran a quick search for her chosen site name: BizCafe.

When nothing turned up in her search, a relieved Pehrson felt lucky knowing she wouldn't have to spend \$10,000 for legal advice on trademark issues that she would rather spend on graphics and content development.

Ultimately, however, Pehrson wound up losing almost \$30,000 in time and labor costs associated with BizCafe. The site was up and running, and hits were increasing every day—until Pehrson got a "cease and desist" order from the owner of another site. To Pehrson's dismay, the other site had a similar purpose and a similar name (IdeaCafe). The key difference was that the other owner had spent the time and money to properly research and trademark her site name.

Belatedly, Pehrson hired a lawyer who assured her that she'd probably win if she fought the issue. But Pehrson backed off, citing time and money as two things she didn't want to spend in a trademark battle. "It was a trauma [to reregister as [www.pwgroup.com](http://www.pwgroup.com)]," she relates.

Hiring a lawyer is a hesitation point for many start-ups. "The birth of a business is when people are reticent to spend money, because they don't have it," says Pamela Rothenberg, a principal with the Washington, D.C., law firm David, Hagner, Kuney & Davison, and director of its Legal and Business Information Center. "Nine times out of 10, it works out OK. But where there are liability issues, and you don't know if you should

incorporate, it's important to seek counsel." If a big firm is too pricey for your budget, develop a relationship with a solo practitioner who won't mind doing things like going over routine contracts, Rothenberg suggests.

Failing to hire an accountant can also end up costing you in the long run. "[Home business owners] will consider the \$100 hourly fee of a CPA, then figure they can fill out [the necessary forms themselves] in 20 minutes," says Larry Weinstein, a Houston-based CPA. All it takes is one audit to realize the flaw in that kind of thinking.

## SIN #3:

### Shopping Like a Consumer Instead of a Businessperson

Thinking like a consumer when you hit the stores is another mistake that's easy to make when the line between home and office is blurred. Bridget McCrea, a Clearwater, Fla., freelance business writer, fell into this trap when she picked up a \$4.59 box of 350 business-card blanks, with the intention of turning out business cards on her laser printer.

McCrea, who admits to squelching her inner Scrooge every time she shops at a local office supply store, compared the low-priced cards to the \$10 price for a box of 250 name-

*Tempting as it  
may be to squeeze  
every nickel till it  
squeaks, a smart  
spender knows  
when to let go.*



# To Spend or Not to Spend?

**W**hen it comes to sifting through the different factors that shape a smart purchasing decision, the bottom-line dollar cost is often outweighed by the importance of the item's functions to you. Following is a four-step plan to help you get the most for your money. For more guidance, check out the Beacon Research Group's Web site ([www.buyerszone.com](http://www.buyerszone.com)), a great resource for help with buying everything from postage meters to portable printers.



The Beacon Research Group's site ([www.buyerszone.com](http://www.buyerszone.com)) offers news and tips on thousands of products and services for home-office workers in the market for anything new.

## STEP 1: Calculate the real cost of buying

For example, figure out how many hours you'll have to work to earn the money for that \$3,500 notebook computer. Then, says Jeffrey Brodsky, who runs a purchasing consultancy from his Orlando, Fla., home, calculate again—this time taking into consideration your corporate tax rate and the number of unbillable hours spent to get the business that pays for the purchase (such as time spent on marketing, billing, and office administration). Now you've got a good idea how much money you really have to earn to pay for that new business tool.

## STEP 2: Estimate the time it'll take to get up and running

That inexpensive spreadsheet software may seem like a bargain, but the interface may be so clunky that you spend far more time learning and using it than you would a higher-priced package. Similarly, a set of disassembled bookshelves may appear to be economical when they're flat in their cartons, but putting them together may eat up an afternoon's worth of otherwise productive hours.

## STEP 3: Have a clear idea of your requirements

"The first thing I say to clients is 'What is the function? What do you want this thing to do?'" says Brodsky. He points out that people tend to leap headfirst into exercises in comparing brands, prices, bells, and whistles without considering their core needs.

Write down the exact specifications that the item or service you're considering must deliver to directly improve your productivity and profitability. Must the computer have enough cache to download graphic-laden Web sites, for instance, or are you mainly going to use it to generate mailing lists? If the latter's the case, can you settle for a plain-vanilla system?

Charles T. Davis, purchasing manager for Hearth & Home Distributors Inc., a Columbia, Md., fireplace supplier, goes through this process whether he's buying a new phone system for the company or choosing a new computer for his home-based product distributorship. "Sometimes when you start analyzing a purchase, there isn't much benefit, other than convenience," he says.

## STEP 4: Figure out how much convenience is worth to you

For instance, says Davis, you may be thinking about buying a top-of-the-line color printer to churn out only 20 presentation-quality charts a week. If your volume is that low, it may well be worth the time and annoyance to hop into the car and bring your computer disk to the local print shop, or to hire a low-wage assistant to run the errand for you. If you do decide to plump for the printer, at least you'll know exactly what premium you place on convenience, and that information will help you evaluate future purchasing decisions.



## spending sins

brand blanks and decided she'd found a bargain. "I immediately thought, 'Half the price? For more?' and decided that if they were really bad, I'd just throw them away," she says. Then she tried to use them—and spent two billable hours, at \$30 each, figuring out how to feed the cards into her printer correctly, centering the card design on the blanks, and trimming off the stubble left by half-hearted perforations.

After all that, McCrea realized she'd be embarrassed to hand out the flimsy business cards, and went back to buy the name-brand blanks.

"When you're working for someone [else], you look at things more objectively and with a longer horizon," says Laurence Stybel, who, as president of Boston-based Stybel Peabody Lincolnshire, a company that advises corporate executives on starting their own firms, works mostly out of his home office. "[But] when you have your own business, you tend to spend money the way a consumer would for a consumer product."

The difference between *investing* in a product or service, with an eye towards future return in productivity or financial gain, and *spending* income on a consumable can be difficult to grasp. A laser printer, for example, is the best solution for

*A product's  
long-term growth  
effect on your  
business is just as  
important as its  
immediate benefit.*

printing high-quality documents. But lasers also costs a couple hundred dollars more than an average ink-jet printer, even though you spend less money on laser ink cartridges than you would on ink-jet cartridges. You'll save time and money in the long run, Stybel says, if you weigh buying decisions like these based on the long-term growth benefit to your company, rather than shopping with the immediate benefits in mind.

### **SIN #4:** **Scrimping on Staff**

Eric J. Ruff, president of Orem, Utah-based software developer PowerQuest Corp., suffered from short-term thinking when he launched Gazelle Systems, a software utilities developer, in the basement of his home. He was on a shoestring so short that he decided not to hire anyone other than his own friends who, because of their excitement about the products, didn't expect to get large salaries. Gazelle took off, reaching \$2.6 million in annual sales by 1991, but the green team couldn't figure out how to get to the next level. Ruff ruefully relates how his staff urged him not to sell when a bigger software company offered him \$10 million for Gazelle. Refusing to pay for a full-scale market valuation study that would have pegged the company's worth, he soldiered on—right into a huge slump. Two years later, Ruff ended up selling Gazelle for \$50,000 to a group of outside investors who forced him out.

Bloodied but not beaten, Ruff bounced back by forming PowerQuest, which makes a hard-disk utility. This time around, he paid market salaries right from the start for an experienced team of executives to handle finances, human resources, and marketing.

Ruff now thinks strategically about investing in his company's future—a crucial shift in perspective, says Justin Schultz, president of a Littleton, Colorado-based business psychology consultancy. "If you have any thought at all of building equity in a business—with equipment, clientele, and contacts—that a larger firm might buy from you, then you have to think of how those assets would look to a potential buyer," Schultz says. "You not only have to think about how well they serve your needs, but also how they affect the value of your company." ■

*After researching this article, Illinois-based reporter JOANNE CLEAVER rethought many of her own spending decisions.*



**IN GOOD COMPANY:** Software developer Eric Ruff's first business faltered, partly due to his lack of business know-how. When he launched his second venture, Ruff hired seasoned executives at the starting gate.

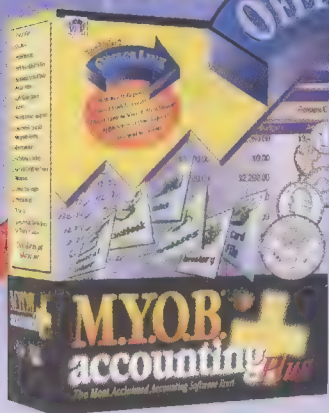


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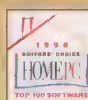


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HOC598



BY BONNY GEORGIA

# Shelf Life

Take stock of these supplies no home office should be without

**Y**OUR PROJECT IS DUE ACROSS TOWN IN TWO HOURS, AND JUST as you're printing the final few documents, you run out of toner. Or, when you finally set aside some time to back up your important files, you realize that you're fresh out of Zip disks. Sound familiar? If you've ever spent the better part of a morning in the local office supply store, you're undoubtedly aware

that the freedom of working at home, no matter how sweet, does have its price.

You can't as easily borrow a toner cartridge from a neighbor as a cup of sugar, so we've compiled this list of essential home-office supplies to keep on hand. Make a monthly supply check a part of your routine and you'll never get caught short.

## SHARPEN YOUR IMAGE

For your fax machine and ink-jet printer, quality **ink-jet paper** costs only a few cents more per copy than regular laser paper, but won't produce smeary, faded, or ink-saturated printouts. When colors must be at their best, splurge on **photographic coated papers** that'll give your images a glossy, polished look.

## PRINT AND PAY

Shorten the time you spend paying bills by using your accounting package's check-printing function. **Laser and ink-jet compatible checks** come in a variety of styles, and you can even personalize them with your company name and logo. Most companies require a minimum order of 250 checks; larger orders are often discounted.



## BANK THE DRUMS

If you have a laser printer and print most of your pages at 720 dpi resolution, keep three **toner cartridges** on hand for every one **print drum**. If 300 dpi drafts are more common in your office, a 2-to-1 ratio will suffice. These supplies will keep for months, so don't be afraid to stock up on them if you can get a significant discount.

## IN THE INK

for ink-jet printers, **black-ink cartridges** last up to five times longer than color cartridges, depending on the print mode. Avoid last-minute supply store trips by keeping at least three extra **color cartridges** for every one black cartridge.



## THE PERFECT SEND-OFF

Mailing and shipping labels are available in almost any size, shape, and color you can imagine, so stock up on ones that will complement your mailing.

## STAMP STASH

A minimum of 100 first-class stamps (\$32) and a handful of postcard stamps (20 cents each) will do for basic correspondence. If you send lots of mail, rent a postal scale and pay for at least one month's worth of postage in advance.

## DISTINCTIVE DISKS

A single box of printer-ready disk labels will go a long way and can double as shipping labels in a pinch. Keep these on hand and you have the option of using your printer for mass labeling, or your pen for just a few.

## STAY IN POWER

Many answering machines and two-line telephones have battery backups, so don't forget to store a few extra batteries for them as well as for cameras, minicassette recorders, and other such devices.

## FORMAT FOR SUCCESS

Formatting disks isn't difficult, but you'll save time if you buy ready-to-use **preformatted blank disks**. Diskettes are cheaper by the box and will keep indefinitely, so wait for a sale and buy in quantity.

## BACK UP IN BULK

Backing up your hard disk (or at least your essential files) should be a habit, and you'll have less excuse not to if you've got plenty of **storage media** on the shelf. You'll get the best deals on backups when you buy several of the same medium at one time.

## KEEP IT CLEAN

Make your monitor, keyboard, mouse, and other peripherals dust free with a handy stash of **antistatic wipes**. And keep a can of **pressurized air** to blast the crud out of crevices.

## RECORDING FOR DUTY

For messages and meeting notes, spare **minicassettes** are a must. Keep several in stock for your answering machine and minicassette recorder.



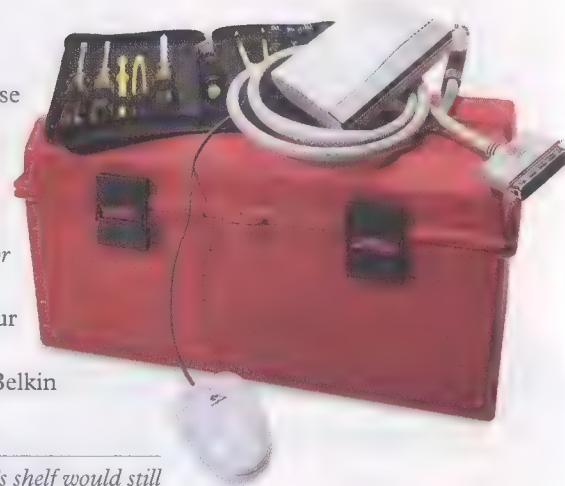
PHOTOGRAPH BY CORDERO STUDIOS



## Hardware Emergency Kit

You'll be prepared for any kind of computer trouble if you have these handy extras on call:

- An **external modem** in case your internal one bites the dust, such as the Best Data 33.6 External Smart One Data/Fax PNP modem (Part #44927; [www.isn.com](http://www.isn.com); \$73.99).
- An extra **parallel printer cable** for your printer (available for \$10 to \$15 at any computer supply store).
- A **second mouse** such as the Logitech First Mouse for when your pointer poops out (Part #12616; [www.isn.com](http://www.isn.com); \$19.79).
- A **small tool kit** for opening your ailing PC. One to try: the Belkin 20-piece PC Toolkit (Part #5753; [www.isn.com](http://www.isn.com) \$15.49). ■



A million packs of Post-it notes on contributing editor BONNY GEORGIA's shelf would still leave her needing more.

# Where to Buy

To get the best deals, we recommend shopping at discount office supply stores such as Staples, OfficeMax, or Office Depot, although these are only a sampling of vendors. In addition to offering you the convenience of ordering over the phone via their catalogs, these companies will deliver orders of over \$50 to your door within 24 hours, free of charge. With many supplies, such as paper and printer cartridges, you'll save money by ordering in quantity—so if you've got the space, stock up. Here's where to get the supplies shown in this article.

**500-sheet ream of Weyerhaeuser First Choice Premium Inkjet paper** PaperDirect (discount mail order company); 800-272-7377; #WY1180; \$10.95 per ream

**100-sheet package of Inkjet Ultra paper (photographic quality)** PaperDirect; #JU1000; \$17.95 per box

**6-pack of premium fax paper** Staples; 800-333-3199; #236166-22; \$14.84 per box

**600 Quickbooks laser checks and matching envelopes** NEBS (Mail order company); 800-225-6380; checks #13273T; \$78.95; 500 envelopes #9379; \$43.50

**Avery clear laser addressing labels** Staples; # 5660; 1,500 for \$41.99

**Avery white laser shipping labels** Staples; # 5163; 1,000 for \$26.99

**Black-ink cartridge for the HP DeskJet 672C** Staples; #51629A; \$24.99 each

**Color-ink cartridge for the HP DeskJet 672C** Staples; #51649A; \$26.99 each

**HP LaserJet 6P/6MP toner cartridge** Staples; #C3903A; \$99 each

**Toner developer cartridge for the Sharp Z-835 personal copier** Staples; #ZT-80 TD1; \$129.99 each

**Print drum cartridge for Z-835** Staples; #ZT-80 DR; \$139.99

**25-pack of Maxell high-density formatted 3.5-inch floppies** Staples; \$10.99

**Backup media**  
1GB Jaz cartridge, \$124.95  
3GB Jaz, \$299.95  
3-Pack Zip, \$49.95  
10-Pack, \$129.95 (gigacolor multipack)  
Order from Iomega at 800-MY-STUFF/[www.iomega.com](http://www.iomega.com)

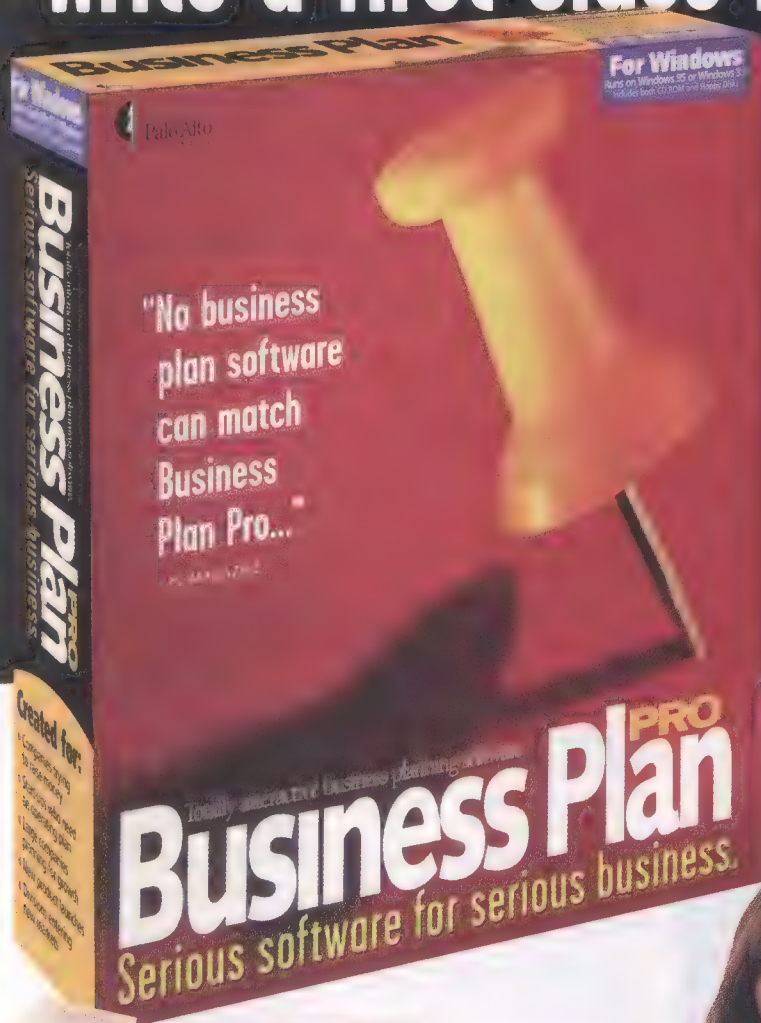
**Eight 60-minute cassettes** Staples; \$12.99

**Kensington cleaning wipes** Staples; \$7.99 for 60 wipes

**Kensington Duster II** Staples; \$6.99



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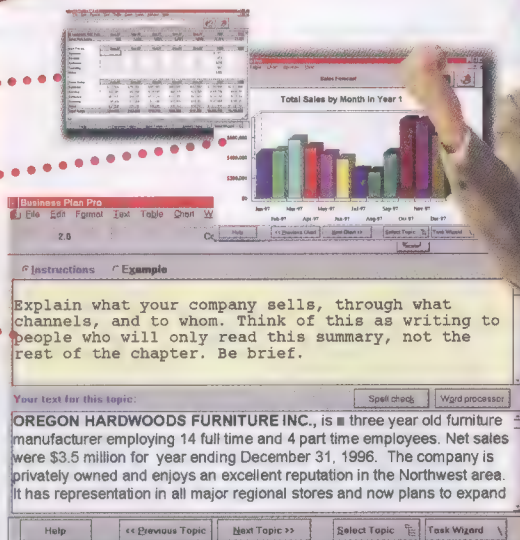
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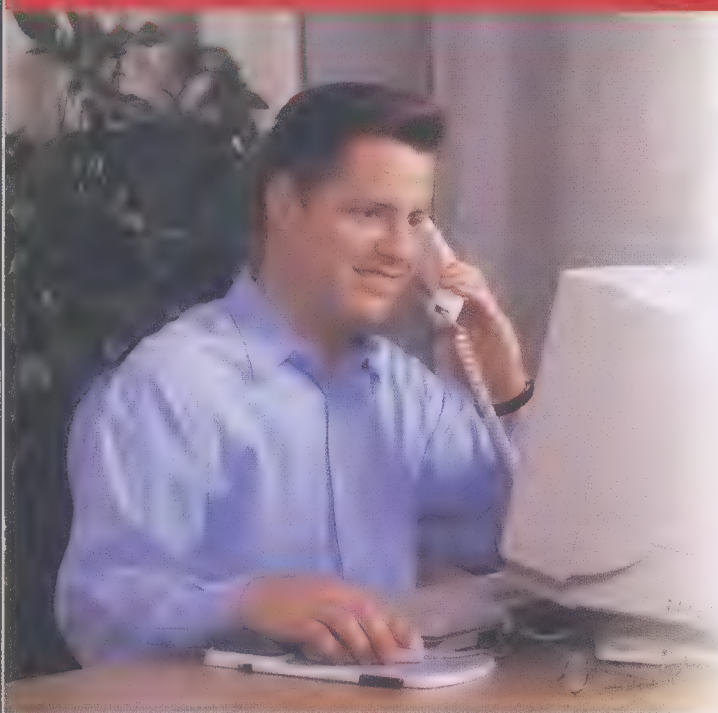
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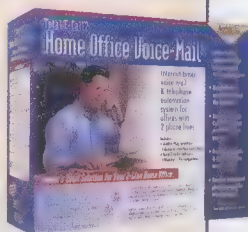
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### **AmNet Home Office Voice-Mail.**

Award-winning voice-mail & telephone automation system designed for home offices with two phone lines (one for fax/Internet access over your modem and one for voice communication by phone) 40 voice-mail mailboxes. MSRP: \$199.95



### **AmNet Office Voice-Mail (1-channel).**

Voice-mail for PBX and KSU telephone systems, designed for an office with 20 or fewer employees and light-to-medium phone traffic. (Expandable to two-channels with upgrade.) MSRP: \$219.99

### **AmNet Office Voice-Mail (2-channel).**

Voice-mail for PBX and KSU telephone system, designed for an office with 40 or fewer employees and medium-to-heavy phone traffic. MSRP: \$321.19

No matter which AmNet product you choose, upgrades are available so your voice-mail capabilities can grow with your business.

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- Route callers to password-protected voice-mail mailboxes and record their messages.
- Send incoming message alerts to pagers or digital cell phones and deliver phone messages to any telephone or Internet mailbox.
- Turn the Internet into a personal answering machine, so you can download and listen to phone messages from anywhere in the world.
- Conduct automated telephone surveys that capture voice-responses and tabulate keypad responses.

Dozens of other advanced telephone and Internet automation features — such as recording your phone conversations and Caller ID processing — are also included, depending on the model you select.

All of AmNet's voice-mail products include telephone interface card(s), Windows® 95 software and our 30-day, money-back guarantee. To order call:

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# color ink-jets

You'll be seeing red—and yellow, black, and blue—with one of these 10 printers

Nothing grabs attention like color. Given the choice between a black-and-white document with grayscale images or the same document in color, the eye will invariably be drawn to the latter. For that reason, a color printer is as valuable a home-office tool as your computer, telephone, and modem. Whether you produce newsletters, business cards, posters, charts, presentations, or photo prints—or all of the above—you'll find that a little color goes a long way.

Make that a lot of color. No longer limited to 16 or even 256 colors, the latest color printers can spread a spectrum of hues on a wide variety of papers, as well as transparencies, cardboard, cloth, and T-shirt transfers.

**SLOWPOKE** The ALPS 1000 can't match the speed of the ALPS 2300.

They're well equipped to reproduce images with near-photographic quality and, best of all, they're affordable. For this buyer's guide, we put to the test 10 color ink-jet printers, ranging in price from \$170 to \$800.

When choosing a color ink-jet printer, there's no such thing as one size fits all. To find one that's a perfect fit for you, you'll need to ask several key questions. First, can the printer keep pace with your printing habits? If you frequently print long documents with graphics-heavy pages, a slow printer may prove frustrating. So be sure to look at the printer's speed, rated in pages per minute (ppm). Note that the ppm ratings issued by the printer manufacturers reflect only the printers' capability and that actual output speeds depend considerably on the

speed of your computer's processor.

Second, what kind of print quality do you need? If you'll be using your printer for final output of photographs, for example, you'll want the best possible resolution, measured in dots per inch (dpi). As a rule, the more dpi a printer produces, the more photographic detail its printouts will show. The ink-jets we tested print in resolutions ranging from 600 by 300 dpi in the HP DeskJet 890Cse to 1440 by 720 dpi in the Epson Stylus Color 1520.

Third, what paper sizes and types can the printer accommodate? If creating 13-by-19-inch posters is your goal, then the wide format Epson Stylus 1520 might be a good choice. If 4-by-6-inch photo prints are a priority, then the Alps MD-1000 or MD-2300—which include 4-by-6-inch photo printing paper and print using a dry process—might be better. For standard 8½-by-11-inch text and graphics printing, any of the printers we tested will suffice. Also consider the types of paper the printer supports and how much they cost. Each of the printer makers has its own catalog of papers, iron-ons, and transparencies specially



BY JOEY LATIMER

## CHEAT SHEET

### THIS MONTH:

Alps MD-1000 Photo-Realistic Printer  
★★★  
\$350

Alps MD-2300 Photo-Quality Printer  
★★★  
\$500

Apple Color StyleWriter 6500  
★★★½  
\$450

Canon BJC-7000  
★★★  
\$400

Epson Stylus Color 800  
★★★½  
\$340

Epson Stylus Color 1520  
★★★  
\$800

HP DeskJet 890Cse  
★★★½  
\$400

Lexmark 5700 Color JetPrinter  
★★★½  
\$250

Lexmark 7200 Color JetPrinter  
★★★½  
\$350

NEC SuperScript 750C  
★★★½  
\$170

**BEST  
BUY**

## RATINGS

Our one-to-four-star ratings are based on performance, features, setup, ease of use, availability, warranty, support, documentation, and price. When a product tests well and is exceptionally priced, we award it a Best Buy designation.

EXCELLENT ★★★  
GOOD ★★  
FAIR ★  
POOR ★



## CHEAT SHEET

### GLOSSARY

**Bitmapped:** Describes a font whose characters have a fixed size (as opposed to a scalable font, whose characters can be stretched).

**Cartridge:** A plastic container that contains black or colored ink.

**DPI:** Dots per inch. A unit of measurement representing the resolution (sharpness and detail) of printed output.

**Emulation:** The ability of a printer, through software, to perform in the manner of another printer. For example, a PCL emulation allows a printer to interpret instructions intended for an HP LaserJet printer.

**Font:** A set of characters that have common visual characteristics, including size, weight, and style.

**Pages per minute:** A unit of measurement representing a printer's maximum speed.

**Parallel interface:** The mechanism whereby data is exchanged between the computer and the printer in groups of multiple bits (as opposed to the slower serial interface, which sends only one bit at a time.)

**PCL:** Printer Control Language. The standard language developed by Hewlett-Packard that allows computers to communicate with PCL-compatible printers.

**PostScript:** A language that controls the placement of text and graphics on a page for PostScript-compatible printers.

**Printer driver:** A program that controls how the computer and printer interact.

**Resolution:** The number of dots used to represent an image, usually measured in dpi (dots per inch). The higher number of dots, the finer the resolution and the sharper the image.

**Ribbon:** The medium coated with black or colored material that is transferred to the print media during the printing process (found in the Alps MD-2300, for example).

**Serial interface:** The mechanism whereby data is exchanged between the computer and the printer one bit at a time (as opposed to the faster parallel interface, which sends multiple bits at a time).

## color ink-jets

formulated for its line of printers. In our tests, we achieved excellent results using the papers supplied by the manufacturers and mixed results when we used other brands and types of paper (see "The Proof Is in the Paper").

Fourth, how easy is the printer to use? Operating a color printer always requires installing ink cartridges or color ribbons, and a well-illustrated guide is invaluable for setting up and maintaining your printer. Most of the printers we reviewed here use jets to spray colored ink onto the paper, hence the name ink-jet. Some ink cartridges need to be aligned and cleaned periodically to maintain good printing performance. The Alps MD-2300 and MD-1000, in contrast, use colored ribbons and fuse the color to the paper using a dry printing process. In any case, new sets of cartridges or ribbons for the printers we tested cost between \$20 and \$35.

Finally, what software works with and comes with the printer? Although most of the printers we tested work with Windows 3.1, Windows 95, and Macintosh systems, check that the printer you intend to buy supports your operating system and make sure that your computer has enough memory and hard-disk space (usually listed under System Requirements on the printer box). Also, find out what software comes bundled with the printer. It's great to get anything for free, but some of the bundles are geared much more toward home use than home-office (business) use.

### Alps MD-1000

★★★½

The Alps MD-1000, with its gray rectangular styling, looks like something out of either a futuristic movie or a 1950s TV show. All the other printers we reviewed, including the Alps MD-2300, were rounded and some sort of beige color. In a way, gray is better, because when you print in color, it's easy to make smudges that tend to show up on beige units. Like the MD-2300, the MD-1000 uses a heat-fusion process to apply color to the paper, employing four ribbons. We noticed that the cartridge system wasn't built nearly as precisely on the MD-1000 as on the MD-2300. In addition, the MD-1000 was about 25 percent slower than the MD-2300.

The MD-1000 generally performed well at printing text, photos, and line art

each other exactly in the same place. These lines were about an inch apart (the width of the ribbon) instead of right next to one another as with ink-jets. We also noticed some slight smearing on glossy papers. Both the MD-2300 and MD-1000 can print using metallic, undercoat, and overcoat ribbons—something we haven't seen with ink-jets. We found that on several occasions, the MD-1000 wouldn't let us print unless we had the combination of ribbons exactly correct from left to right. This results in a sort of ribbon musical chairs—something we could do without when we're on deadline.

### Alps MD-2300

★★★★½

The Alps MD-2300 is faster, smarter, and more precise than its cousin, the



**STAY GOLD** The ALPS 2300 keeps its colors from fading.

on many different types of papers and T-shirt transfers. Sometimes subtle lines appeared in the prints from the MD-1000 where ribbons didn't print over

MD-1000. Not only can the MD-2300 print using the standard four Alps color, overcoat, undercoat, and metallic ribbons, but it also uses photo ribbons for



creating a professional finish. We were impressed with the MD-2300's speed, which nearly matched the speeds of the fastest ink-jets on photo prints. In addition to printing on many types of paper media, the MD-2300 made excellent prints on Alps 4-by-6-inch and 8½-by-11-inch glossy photo papers.

Like the Alps MD-1000, we ran into some ribbon-swapping logjams when we didn't have the right ribbons in the right places. A chart on the screen with matching BIG numbers on the ribbons would help. Once we were printing, though, we were continually impressed by the professional results we achieved. The UV overcoat is great for preserving photos and artwork that won't fade like many of the inks used in ink-jets. The colors in the prints produced by the MD-2300's dry-printing process looked a bit flatter than the ones produced by the more brilliant

spray of ink jets. This isn't necessarily bad, though, because often the prints from the MD-2300 looked more like the original—less hyped—than those from the ink-jets.

## Apple StyleWriter 6500

★★ 1/2

When the 600 by 300 dpi Apple StyleWriter 6500 first came out, it was relatively fast, reliable, and high quality, and it worked with both Macs and PCs. In our tests, it was closely equivalent to the slightly older HP DeskJet 870Cse. But now that HP has released the DeskJet 890Cse, with higher speed and finer image enhancement, the StyleWriter 6500 is expensive for what you get. Made by HP for Apple, the 6500 prints with the same brilliant colors HP printers are known for, but lacks the resolution enhancement technology (ret2) found on the 890Cse.



**BRING IN DA COLOR—BRING IN DA NOISE** The CANON BJC-7000 is gorgeous but loud.

On the plus side, the 6500 comes with an impressive bundle of software, including Now Up-To-Date and Contact, Mindscape's PrintMaster Gold, Nolo Press' Personal Record Keeper, Nova's Art Explosion Sampler, and Kaetron's Stencil It! and Web It! We found this software to be useful right away for home-business tasks, such as building client lists and creating promotional mailings. If you need plenty of software and you don't mind that the 6500 isn't quite up to the quality of the similarly priced HP 890Cse, then the 6500 is a viable choice.

## Canon BJC-7000

★★★

In our tests, the 1,200 by 600 dpi BJC-7000 printed some absolutely stunning samples on Canon's glossy photo film, glossy paper, and even plain paper. According to Canon, this is due to the printer's new

water-resistant, seven-color, paper optimized printing (P-Pop) system. Whatever the reason, color us impressed.

Bundled with the useful Canon Creative CD-ROM, the BJC-7000 also includes a program for printing pages off the Web. The printer drivers and the software were easy to install, as were the ink cartridges. On the downside, we noticed that the BJC-7000 was the noisiest printer in the entire roundup when warming up and printing; its clicking sounds might be annoying if you're on the phone. In addition, printing photos took a long time—10 or 15 minutes for a full page at the highest resolution. Multiply that by many print jobs, and it could sound to the people on the other line like you're calling them from a factory floor. The BJC-7000 is a standout ink-jet printer, but Canon should've provided earplugs.

## THE CABLE GUY

So you bought your printer at your local computer store, you've unpacked the box, and now you're ready to set it up and see the glorious colors. What could possibly go wrong?

You didn't buy a printer cable.

Every ink-jet printer in this roundup (and every laser printer, for that matter) requires a bidirectional cable to connect to your PC. But printer manufacturers steadfastly refuse to bundle this necessary item with their printers. Whenever we meet with printer makers, we take them to task and even rap their knuckles with our Home Office Computing rulers to insist that they bundle printer cable with their units. So far the results have been bruised hands and sore egos—but no cables.

The printer makers all sheepishly admit that computer stores insist on selling the printer cables themselves. If this is true, and we sadly believe it is, then make sure you buy a printer cable with your new ink-jet. Otherwise you'll be as sad as you were at your eighth birthday party when you received your favorite toy but not the batteries it required.

—PHILIP ALBINUS,  
SENIOR REVIEWS EDITOR



## color ink-jets

**OVER THE LINES** After a tough setup, the Epson STYLUS 800 continually produced unwanted lines in our printouts.



### Epson Stylus 800

Capable of working with PCs and Macs, the Stylus 800 looks good on paper, but for a while we had trouble getting the unit we tested to actually print on paper.

First, the setup program couldn't find the files it needed on the setup CD-ROM. To fix this, we had to browse around the CD and our hard disk looking for them. Next, after installing the cartridges and beginning to print, we continuously wound up with lines in our printouts where the printer didn't completely spray. We tried cleaning the cartridges per the instructions twice, but still couldn't get rid of the problem. In

order to get good prints we eventually had to replace the ink cartridges and start over. Finally, after a few hours we started achieving good prints but then the unwanted lines started appearing again. Oh, well.

The Stylus 800 had close to the same respectable printing times as the Stylus 1520 reviewed below, and the prints looked similar. Text and line printing looked good, and the small footprint is sweet—but we can't recommend the Stylus 800 until Epson addresses the printing problems.

### Epson Stylus 1520

Unlike the problematic Epson Stylus 800, the Sty-

lus 1520 was a breeze to set up and we were printing in no time. Unfortunately, the cartridges for the 1520 are the same small size as the 800, but the 1520 can print much larger 13½-by-19-inch prints. This means that the cartridges tend to run out much faster than the large ones found in the Epson Stylus 3000, the

1520's bigger and more industrious cousin.

Because the 1520 has a large standard sheetfeeder in the front and a tractor feeder in the back, it's able to print on many types of paper. In fact, the 1520 could be an appropriate alternative plotter (an expensive, high-end printer used by engineers and designers) for highly detailed computer aided

photos on papers all the way up to 17 by 22 inches. However, the actual printed area can't exceed 13½ by 19 inches, so you're left with a bleed area around each print.

### Hewlett-Packard DeskJet 890Cse

Setting up the 890Cse was the easiest of all the printers we tested, thanks to its simplicity and well-written installation software. The entire process took less than 10 minutes, compared with an average of about 25 minutes for the other printers. Need to get some proposals out the door? The 890Cse is ready for action.

Turning out high-quality prints very quickly, the HP



design (CAD) work. The prints we made at 720 dpi and higher from our CAD programs rivaled closely the output we achieved from plotters.

The Stylus 1520, like the Stylus 800, is capable of very fine 1,440 dpi prints. We were especially impressed with glossy prints we made in the larger-paper formats. The 1520 is a great printer for blowing up your

**IN A RUSH?** Text print jobs with the HP DESKJET 890Cse were fast and sharp.

890Cse earned our respect as a workhorse printer capable of a wide variety of printing tasks. And because it's equipped with HP's Photo RET II image enhancement technology, the 890Cse smoothes out photos to a much finer level than other HP DeskJets we've tested. To our eyes,



**BLOW UP** Looking for large prints? The EPSON STYLUS 1520 makes it big.



## color ink-jets

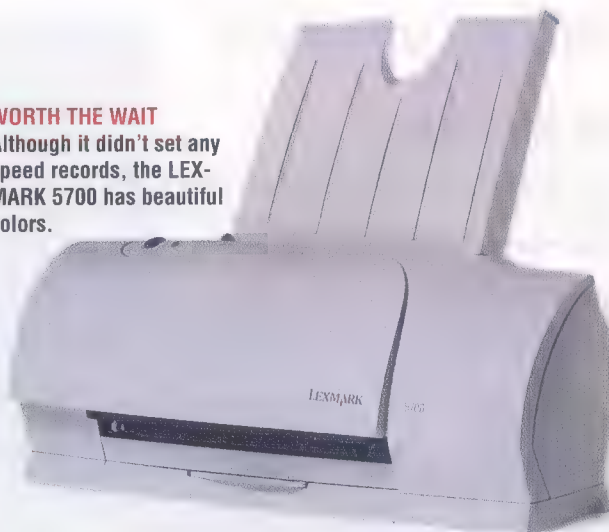
prints made with the 890Cse compared favorably with those from the 1,440 dpi Epson 1520, 1,200 dpi Lexmark 7200, and 1,200 by 600 dpi Canon BJC-7000 ink-jets. Sometimes, as with all the other printers, we noticed fine lines when printing photographs on glossy and photo papers, as well as a little smearing around the edges of text. We corrected this condition by running a cleaning routine on the ink cartridges, but every so often it would pop up again, so we deducted

points for this. All in all, the text printing speed of the 890Cse was among the fastest of the printers we tested and the quality was consistently good.

### Lexmark 5700 Color Jetprinter

Priced at \$249, the Lexmark 5700 Color Jetprinter delivers the best printing in its class. Featuring a printing resolution of 1,200 by 1,200 dpi and excellent color blending, the 5700 continually produced fine

**WORTH THE WAIT**  
Although it didn't set any speed records, the LEX-MARK 5700 has beautiful colors.



prints for us on many kinds of print media. Setup was a no-brainer, thanks to a well-written and illustrated Quick Setup guide.

We found the 5700 to be slower than most of the printers we reviewed when printing in the highest-quality mode, but the

## THE RESULTS ARE CLEAR AS DAY

We printed the same image and text on each model and then closely examined each print out. Here's what we discovered: Despite the lackluster results from the Alps MD-1000, the Alps MD-2300 produced excellent images and crisp text. The Apple StyleWriter 6500's images and text were rich and sharp. Prints from the Canon BJC 7000 were absolutely stunning. While the Epson Stylus 800's prints were washed out with faded text, the Epson Stylus 1520 shone with vibrant colors and fine text. The HP 890Cse's prints were consistently strong. The colors and text from both the LexMark 5700 and 7200 were exceptional but we loved the 5700. The NEC SuperScript 750c's text and images were weak.



The brown fox chased the cat.  
Alps MD-1000



The brown fox chased the cat.  
Alps MD-3200



The brown fox chased the cat.  
Apple StyleWriter 6500



The brown fox chased the cat.  
Canon BJC 7000



The brown fox chased the cat.  
Epson Stylus 800



The brown fox chased the cat.  
Epson Stylus 1520



The brown fox chased the cat.  
HP DeskJet 890C



The brown fox chased the cat.  
Lexmark 5700



The brown fox chased the cat.  
Lexmark 7200



The brown fox chased the cat.  
NEC SuperScript 750c



## Ink the Deal

When you decide on your color ink-jet, take a look at the bundled software that ships with the printer. Also, if you plan on performing large print jobs, you should consider a printer with more built-in memory. Like most computer-related items, you can add more RAM at an additional cost. Happy printing!

| Product   | Alps MD-1000<br>Photo-Realistic Printer   | Alps MD-2300<br>Photo-Quality Printer  | Apple Color<br>StyleWriter 6500   | Canon<br>BJC-7000  | Epson<br>Stylus Color-800  |
|---|---|--|---|--|--|
| MANUFACTURER                                      | Alps Electric,<br>408-432-6000,<br>www.alpsusa.com  | Alps Electric,<br>408-432-6000,<br>www.alpsusa.com   | Apple Computer,<br>408-996-1010,<br>800-776-2333,<br>www.apple.com  | Canon Computer,<br>Systems<br>714-438-3000,<br>800-848-4123,<br>www.canon.com  | Epson America,<br>310-782-0770,<br>800-436-7766,<br>www.epson.com                  |
| OPERATING SYSTEMS<br>SUPPORTED                    | Win 95, Win 3.1, Mac OS<br>7.1 or higher  | Win 95, Win 3.1, Mac OS<br>7.1 or higher   | Win 95, Win 3.1, Mac OS<br>7.1 or higher  | Win 95, Win 3.1  | Win 95, Win 3.1, Mac OS<br>7.1 or higher   |
| EST. STREET PRICE                                 | \$350   | \$500  | \$450   | \$400  | \$340  |
| RAM INSTALLED                                     | 32KB  | 32KB   | 512KB   | 64KB   | 32KB   |
| DIMENSIONS (H,W,D)                                | 7.48 by 17.68 by 10.02 in.  | 7.7 by 17.5 by 9.4 in.   | 8.9 by 17.5 by 15.6 in.   | 8.6 by 18.3 by 13.5 in.  | 7.4 by 18.7 by 10.7 in.  |
| WEIGHT  | 9.5 lbs.  | 13.2 lbs.  | 14.3 lbs.   | 13.1 lbs.  | 14.3 lbs.  |
| RATED SPEED<br>(pages per minute<br>b & w/color*) | 6-10 minutes per page<br>in Photographic mode,<br>3-5 minutes per page in<br>Standard mode          | 15-20 minutes per page<br>in Photographic mode,<br>3-5 minutes per page in<br>Standard mode    | 8/4   | 5/3.5  | 8/7  |
| MAXIMUM RESOLU-<br>TION (dots per inch)           | 1,200 by 600 b&w,<br>600 by 600 color   | 1,200 by 600 b&w,<br>600 by 600 color  | 600 by 600 b&w,<br>600 by 300 color   | 1,200 by 600   | 1,440 by 720   |
| FONTS   | Computer based  | Computer based   | 32 resident scalable  | 7 resident bitmap, 300<br>additional TrueType  | 9 resident scalable  |
| PAPER CAPACITY                                    | 100   | 100  | 150   | 130  | 100  |
| BUNDLED SOFTWARE                                  | Adobe PhotoDeluxe,<br>Alps Image Library CD,<br>Print Artist T-Shirt<br>Maker                       | Adobe PhotoDeluxe,<br>Alps Image Library CD,<br>Print Artist T-Shirt<br>Maker                  | PrintMaster Gold, Now<br>Up to Date and Contact,<br>Personal Record Keeper,<br>Stencil It!, Art Explosion | Canon Creative 3CD-ROM<br>with clip art, image edit-<br>ing tools, Internet print-<br>ing utility and more                 | N/A  |
| WARRANTY  | 1 year  | 1 year   | 1 year  | 1 year   | 2 years  |
| RATING  | ★★  | ★★★  | ★★ 1/2  | ★★★  | ★★ 1/2   |
| PROS  | Prints with many differ-<br>ent kinds of ribbons<br>(like metallic), capable<br>of nice prints      | Fast, excellent output,<br>prints with many differ-<br>ent kinds of ribbons<br>(like metallic) | Fast printing speeds,<br>vibrant colors compara-<br>ble with HP 870Cse and<br>1000C                       | Easy setup, excellent<br>prints especially on<br>glossy paper and glossy<br>film, waterproof inks                          | Great quality prints<br>when working correctly,<br>fast considering the<br>quality |
| CONS  | Some lines and smears,<br>not only slow but<br>choosy regarding<br>cartridge choice and<br>position | Some logjams with the<br>printer ribbons   | Some software crashes<br>and occasional paper<br>jams   | Pass the earplugs! Not<br>only slow, but you must<br>switch cartridges often<br>between photo ink and<br>regular color ink | Punishing setup, lines in<br>print until we replaced<br>cartridges                 |
| VERDICT   | Printer neophytes need<br>not apply   | A good tool for graph-<br>ics printing   | Skip over for the newer<br>printers from Epson,<br>Canon, HP, and Lexmark                                 | Noisy and slow, but good<br>if you need to print on<br>different media   | After a long setup, the<br>800 prints fast and fine<br>with both Macs and PCs      |
| READER SERVICE                                    | Reader Service 121  | Reader Service 122   | Reader Service 123  | Reader Service 124   | Reader Service 125   |

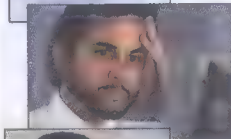
\*Note: Ratings vary depending on test method and are represented by manufacturers



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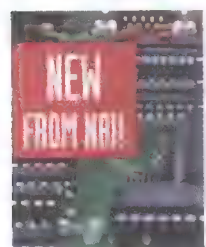


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Illustration from *Peter Norton's Introduction to Computers*, 1997.

even building your own custom PC.

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| Epson<br>Stylus Color 1520   | HP<br>DeskJet 890Cse   | Lexmark 5700<br>Color Jet Printer  | Lexmark 7200<br>Color Jet Printer  | NEC<br>SuperScript 7500  |
|--|--|--|--|--|
| Epson America,<br>310-782-0770,<br>800-436-7766,<br>www.epson.com        | Hewlett-Packard,<br>208-323-2551,<br>800-752-0900,<br>www.hp.com   | Lexmark International,<br>606-232-2000,<br>800-539-6275,<br>www.lexmark.com  | Lexmark International,<br>606-232-2000,<br>800-539-6275,<br>www.lexmark.com  | NEC,<br>800-NEC-INFO,<br>www.nec.com   |
| Win 95, Win 3.1, Mac OS<br>7.1 or higher                                 | Win 95, Win 3.1, DOS 3.3   | Win 95, Win 3.1, DOS under<br>Windows  | Win 95, Win 3.1, DOS under<br>Windows  | Win 95, Win 3.1  |
| \$800  | \$400  | \$250  | \$350  | \$170  |
| 64KB   | .5MB   | Host-based   | Host-based   | 1MB  |
| 8.0 by 26.2 by 24.4 in.  | 8.9 by 17.5 by 15.6 in.  | 6 by 17 by 8 in.   | 12 by 17 by 10.5 in.   | 9.29 by 18.11 by 18.30   |
| 33 lbs.  | 14.3 lbs.  | 6 lbs.   | 9.5 lbs.   | 9.9 lbs.   |
| 8/7  | 4/1  | 8/4  | 8/3  | 6/2  |
| 1,440 by 720   | 600 by 600 b&w,<br>600 by 300 color  | 1,200 by 1,200   | 1,200 by 1,200   | 600 by 600   |
| 9 resident scalable  | 25 resident scalable, 125<br>TrueType for Windows, plus<br>16 TrueType, 27 TrueType<br>for Macintosh         | Computer based   | Computer based   | 4 resident scalable  |
| 100  | 150  | 100  | 150  | 120  |
| N/A  | Business Printing Kit,<br>Ready-Set-Go   | Lexmark Workshop CD includes:<br>Greeting CardMaker, T-Shirt<br>DesignMaker, WebPrinter, Photo<br>Fantasy, Photo Printer, LivePix SE,<br>Post-it Notes Design Software | Lexmark Workshop CD includes:<br>Greeting CardMaker, Certificate-<br>Maker, T-Shirt DesignMaker,<br>SoftKey Labels, Earthlink, Photo-<br>Impression, Comic Creator | Sesame Street Art<br>Workshop, Broderbund<br>Print Shop                            |
| 1 year   | 1 year   | 1 year   | 1 year   | 1 year   |
| ★★★  | ★★★★½  | ★★★★½  | ★★★★½  | ★★½  |
| Large printing formats<br>useful for business,<br>makes beautiful prints | Quickest set up, also bril-<br>liant colors, comparable<br>with printers boasting<br>much higher resolutions | Good print quality<br>for the money  | Fantastic print quality and color<br>balance   | Speedy graphics<br>printing and good<br>color blending                             |
| Small ink cartridges for<br>the printing size, stingy<br>on the software | Very fine lines visible on<br>photopapers  | Problem printing text over<br>graphics in Publisher 97   | Slow graphics printing speed,<br>flimsy plastic stand that falls of<br>when moving printer, and no<br>printed manual   | Printing sometimes fuzzy<br>or with lines, large foot-<br>print will hog your desk |
| Fast and accurate<br>printer for large format<br>projects                | A solid all-around printer   | A nice entry-level color printer   | Fine if you need fantastic output<br>and you're not in a hurry   | Another good entry-level<br>printer, yet with occa-<br>sional problems             |
| Reader Service 126   | Reader Service 127   | Reader Service 128   | Reader Service 129   | Reader Service 130   |



## THE PROOF IS IN THE PAPER

We can live with designer jeans and designer sunglasses. But designer paper? Yes, printer manufacturers are formulating and selling paper blends specifically designed for their own printers. The principle is solid: Because it takes a combination of ink and paper to produce a correct color blend, the wrong paper can make a good printer look bad.

But these proprietary papers can be costly. Prices for ink-jet paper can start at \$5 to \$10 for 500 sheets and climb to \$20 to \$30 for the premium paper. And the prices for photo paper are truly out of this world: Expect to pay \$1 per sheet for the top-of-the-line photo papers. But this is actually a good price when you consider the cost of enlarging photographs. Are you locked into using your printer's name brand?

If you've got time to experiment, you may achieve better results with paper from another company. Ask friends or your local computer store for samples, and try them out on your printer. Printer settings factor in too. For example, using an HP DeskJet 890Cse with rag paper while setting the printer software on "Premium Ink Jet Paper" produced muddy prints. Note the ones you like, then buy the paper. In our experiments, we suffered some beastly printouts before producing some beauties: To our delight, HP DeskJet 890Cse output on Epson glossy paper and Apple StyleWriter 6500 output on Lexmark's glossy paper looked like real photographic enlargements. And as a rule, all the printers worked well with HP's extra-bright paper.

results were usually worth the wait. We had one problem when printing a combination of text and graphics from Microsoft Publisher 97. Otherwise, all was well and we really liked the Lexmark 5700.

### Lexmark 7200 Color Jetprinter

★★★★½

The 1,200 dpi Lexmark 7200 Jetprinter shone in

**VIVID** We dare you to ignore the LEXMARK 7200's bright colors.



print after print in our testing, demonstrating a good blend of colors in most pictures. "Vivid" and "bright" were the words that came to mind to describe the 7200's output. Setup was easy, but we were a little annoyed by the printer's flimsy plastic stand. When we picked up the printer to move it, the stand would occasionally fall off and it was difficult to hook it back on. The 7200 ships

with a new waterproof black ink—an improvement over the inks shipped with the 7000 model. On the software side, the 7200 comes with a coupon to send in for several free business or photo-editing software packages.

Unlike most of the other printers, Lexmark puts its technical manual online—which is convenient, unless your computer crashes because of the printer installation. The Lexmark printer-util-

economical of all the color printers we tested. You get fast, 600 dpi printing and a few nice design and image editing programs, including Print Shop, for half the cost of typical 600 dpi printers. The unit's color blend is good and the printouts are bright.

So what's the catch? For us, the printing quality fluctuated noticeably between being fuzzy and having lines, and the SuperScript 750c was slow when it came to printing text documents.



ity program and online manual are easy to use and handy compared to finding a small printer manual on a big shelf. Finally, when printing at the highest quality, the Lexmark was slower than all but the Canon BJC-7000. But if high-quality output and low cost are a bigger priority to you than print speed, the Lexmark 7200 is a solid choice.

**HEY, HAS ANYONE SEEN MY DESK?** The ample NEC SUPERSCRIPT 750 needs a lot of room to print.

The unit is also marred by its size; as the printer with the largest footprint, the bulky 750c hogged up almost all of our desk.

On the bright side, the SuperScript 750c offers an excellent introduction into color printing for a small investment. But be forewarned: You get what you pay for. ■

### NEC SuperScript 750c

★★★★½

With an average street price of \$170, The SuperScript 750c is the most

*The ever colorful JOEY LATIMER plans to use his color ink-jet to print out digital photos of his new son, Cedar.*



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You don't get paid vacation.  
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CIRCLE READER SERVICE 55



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| June 20      | New York, NY      |
| July 11      | Seattle, WA       |
| July 18      | Portland, OR      |
| August 8     | Denver, CO        |
| August 22    | Atlanta, GA       |
| September 12 | Parsippany, NJ    |
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| October 17   | Dallas, TX        |
| November 21  | Las Vegas, NV     |

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# desktop publishers

We drag, drop, and design to help you choose the best page-layout package

Image is everything in business. Whether it's your logo, letterhead, print advertisements, or Web site, the appeal of your pages—printed or electronic—could mean the difference between landing the deal and being left high and dry.

Thanks to the latest breed of desktop publishing (DTP) programs, you can easily create dynamic, eye-catching documents that will enhance your business image and help you make a great first impression. These programs have all the tools, tutorials, and templates you'll need to pump out professional-looking pages in minutes. They also let you save the documents as Web pages and presentations, allowing one project to pull double or even triple duty. And they ship with entire libraries of photos,

clip art, and sound files. Even better, you don't have to spend big bucks: Each of the programs we reviewed costs less than \$100.

Because your local software store shelves are bursting with these DTP programs, we focused this buyer's guide on the cream of the design crop in terms of simplicity, robust features, and sophistication. We found five that fit our quality and price criteria: Design Intelligence i Publish 2.0, IMSI MasterPublisher 97, Serif PagePlus 5.0 Professional Edition, Microsoft Publisher 98 (all for Windows 95), and PrintMaster Gold 4.0 (for the Mac). PrintMaster Gold is also available for Windows 95, but we reviewed only the Mac version.

To test each program's

features and ease of use, we created three business documents: a trifold brochure, a newsletter, and a small newspaper advertisement for McBellfry Manor, a fictional bed and breakfast.

## i Publish 2.0

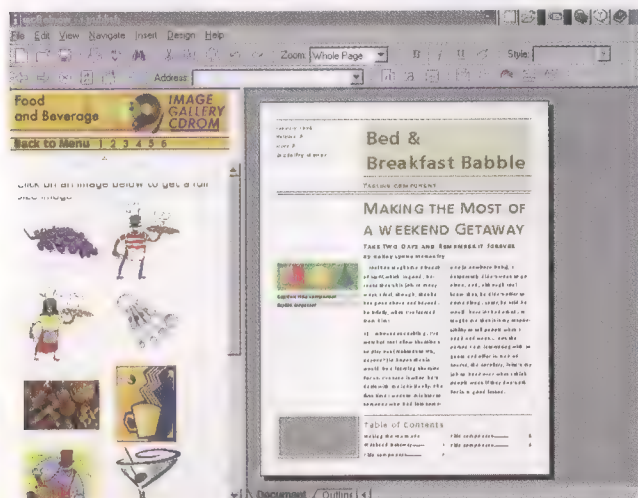
\*\*\* WIN 95

Of all of the programs we tested, i Publish 2.0 provided the best mix between traditional page layout programs and ease-of-use features, but there were a few rough spots.

When we started work on our newsletter, i Publish gave us a dozen ready-made templates to choose from, as well as eight color and style schemes that could be applied to each template. We had the option of using the template as is or customizing it to our liking. The customization option led us through the steps necessary to alter the number of columns, the position of the text and pictures, the font size, and more.

Adding text was easy—we could either open up a Word file or drag the text from the word processor directly into our document. Our only complaint is that

**TASK MASTER** Creating a brochure or newsletter quickly is a drag-and-drop affair with i Publish.



BY HAILEY LYNNE MCKEEFRY

## CHEAT SHEET

### THIS MONTH:

i Publish 2.0  
for Windows 95  
\*\*\*  
\$99 (plus a \$25 rebate)

MasterPublisher 97  
for Windows 95  
\*\*\*½  
\$50

PagePlus 5.0 Professional Edition  
for Windows 95  
\*\*\*½  
\$100

PrintMaster Gold Publishing Suite  
for Mac  
\*\*\*½  
\$30

Publisher 98  
for Windows 95  
\*\*\*  
\$79

**BEST BUY**

## RATINGS

Our one-to-four-star ratings are based on performance, features, setup, ease of use, availability, warranty, support, documentation, and price. When a product tests well and is exceptionally priced, we award it a Best Buy designation.

EXCELLENT \*\*\*★  
GOOD \*\*\*  
FAIR \*\*  
POOR \*



## GLOSSARY

**Bleed:** When a graphic or other design element, such as a colored box, runs all the way to the edge of the page.

**Color separation:** The process of producing a separate page for each color on each page in your document. This is usually necessary when you take color documents to a print shop for reproduction. There are two types of color separations: spot and process. Spot-color separations are used for documents containing one or two colors plus black. Process-color (also called four-color) separations are used for documents containing full-color art or photographs.

**Prepress:** The process of preparing a document for printing at a commercial print shop.

**Service bureau:** A company that performs prepress output on over-size, high-resolution laser printers and imagesetters.

## YOUR PERSONAL SHOPPER

Just because you use the templates and wizards found in your desktop publishing program doesn't mean you're a wimp. Although you may think it's macho to jump into a desktop publisher with just a blank screen and a pair of floating toolbars, you'll likely find that templates and wizards provide a much stronger starting point for creating documents with muscle.

So when you're buying a desktop publishing package be sure to give templates and wizards as much consideration as beefier features such as image cropping, text import, and logo rotation tools. You'll also learn something: Thanks to the wise wizards, we've acquired enough desktop publishing tips and tricks to consider buying a beret and setting up a studio in Paris. When it comes to wizards, templates, and electronic help, for that matter, just say "oui".

—PHILIP ALBINUS,  
SENIOR REVIEWS EDITOR

i Publish doesn't include a strong text editor; we had to edit the text within the template, which was awkward.

Handling graphics was a little more confusing. When we clicked the Grab tab on the working menu, we encountered a standard File Open dialog box. Because we didn't know where the program stores the included clip art, this did us little good.

When creating our brochure, i Publish started to shine again. We were greeted by a dozen template options and four style schemes to choose from. A pair of tricolored bars (red, yellow, green) at the bottom of the screen provides a graphical view of how the text and the pictures fit in the available space. If the text or pictures are too large, for example, the bar appears red.

Like most of the programs in this roundup, i Publish lacks a template for a newspaper advertisement, although it ships with premade reports, correspondence, résumés, and more. For electronic documents, i Publish has a one-button option for turning our print jobs into a Web site or a business presentation.

Additionally, the program offers one of the better tutorials we saw. Directions on the right of the screen prompted us to try different things on a test document on the left. We found using this hands-on approach to be much easier than reading a technical manual.

At \$99 plus a \$25 rebate, i Publish will be helpful if you need to create elegant documents quickly.

## MasterPublisher 97

★ ★ 1/2 WIN 95

Our initial experience with MasterPublisher left a lot to be desired—when we launched the PagePilot template wizard we were greeted with an error message. After searching through the Help file, we found a tip in the ReadMe file that mentioned a patch from the program's CD-ROM. Once our problem was resolved, we went to work.

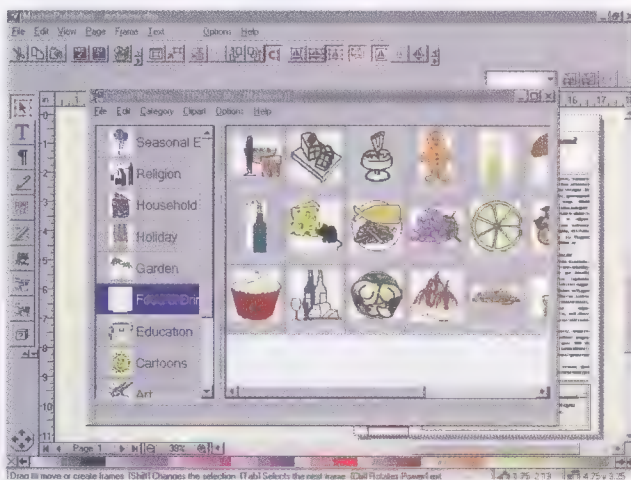
Priced at \$50, MasterPublisher was the most affordable of the Windows programs we reviewed, and you get a lot for your money. The package includes a ton of utilities, such as a graphic-design and illustration program, a Web publishing tool, a clip-art manager, and more.

We started our tests with the newsletter. The Master-

for creating logos.

For our newsletter, we were given the choice of four different layouts. The wizard prompted us to choose a color scheme, a font for our heading and text, the address and phone number of our company, and any graphics we wanted to include. MasterPublisher uses a page layout approach with frame, text, paragraph, and drawing capabilities. Also included is a PowerText feature that allowed us to treat our text as a graphical element, so we could bend, shade, and color it.

For our brochure, we were pleased to discover that the program was intelligent enough to apply to the new template our company information we had already provided. But even though we were on our second project, we found handling objects on the page difficult at times. Switching



**DECISIONS, DECISIONS** With more than 20,000 pieces of clip art, MasterPublisher 97 can decorate any document.

Publisher comes with well-designed and useful templates, although it provides fewer choices than the other programs we tested. The options it does include are quite clever; for example, it has a snazzy method

between certain activities took some practice, and there were no templates for creating the newspaper ad.

Despite the buggy start, MasterPublisher is a strong choice for designers on a budget.



## PagePlus 5.0 Professional Edition

★★ 1/2 WIN 95

PagePlus 5.0 is perfect program for the aspiring page layout artist, but probably not the best choice for those who want to create simple brochures quickly and easily. We found the selection of templates to be lightweight, because this program is designed for people who want to create their own designs from scratch.

Whether we were creating a brochure or newsletter (this is another program that doesn't come with an advertisement template), we found controlling page elements to be confusing, because the program uses layering. (This means each element on the page, such as color, text, graphics, and shading, is a separate layer that can be moved to the top or bottom of the image stack.) On the other hand, moving and resizing art and editing text was extremely simple.

A number of different toolbars (color, change, standard, and so on) are scattered around the page for easy access. We found this convenient, yet the

program's functionality far exceeded our needs. Make no mistake: PagePlus is a capable layout tool. The program ships with a huge clip-art library—more than 17,500 items. Both in quantity and quality, the art was among the best in this roundup.

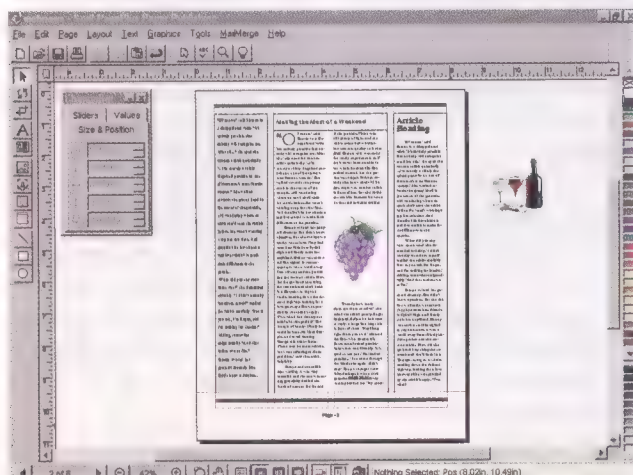
Our favorite feature by far was LogoPlus, which offers dozens of premade logos and headlines that can be edited and altered for new and unique effects. The same menu bar also contains a calendar wizard and a chart-creation tool.

Priced at \$99.95, PagePlus 5.0 is on the high end of the products we reviewed. But if you have experience with design programs and concepts, you'll appreciate this feature-filled package.

## PrintMaster Gold Publishing Suite 4.0 for Mac

★★★ 1/2 MAC / WIN 95

At first glance, PrintMaster Gold Publishing Suite is notable because it's the only Macintosh program in this roundup. But its detailed and sophisticated templates, unique artwork, and extremely affordable price



## THE BIG PRINT-RUN

Once you've created your documents, you'll want some printouts. For just a few, your desktop printer will do. But if you need to make hundreds of copies, chances are that little ink-jet isn't up to the task. Instead, you'll need to turn to your local output service or commercial printer. To ensure that you get quality results:

- Submit both a disk and a printed copy of the item that you need printed.
- On your disk, include any fonts that the output service might not have on hand.
- On the hard copy, clearly mark any colors (CMYK or Pantone) or special formatting (shading, boxes, and so on).
- Choose the right paper stock. For a standard business document, 60-pound paper should do fine.
- If you're on a tight budget and can't afford color printing, consider using one of the many preprinted colored papers available at office supply stores. Although it's more expensive than standard paper, preprinted paper still costs less than printing a full-color job.
- If you're on a tight deadline, ask the printer what other services are available (such as collating, binding, folding, and stuffing and addressing envelopes).

make it impressive in its own right.

PrintMaster provides templates for just about any type of document a business user would need, as well as a number of project types that will appeal to family users. The 2,700 templates include greeting cards, banners, posters, envelopes, calendars, and stickers, in addition to standard business documents. The program also comes with project sets—an array of business documents such as business cards, letterhead, envelopes, and fax sheets in a single, coordinated style. Again, there was no template for a newspaper advertisement.

When we began, we were faced with the choice of starting from scratch, using a template, or accessing a help designer. The step-by-step help designer gave us a choice of creating only a

greeting card, letterhead, or a poster; we opted for a template. The PrintMaster templates were the most complex and sophisticated of any that we had seen. They included text that had been modified graphically, art elements used as page backgrounds, and more.

We used the program's intuitive pull-down menus to narrow our template choices, first choosing the project type and then picking a tone, style, and the appropriate art elements. PrintMaster also uses professional design concepts, such as layering. We found that moving elements around in order to modify the template was easy, but the program's text-editing capabilities left something to be desired—text had to be edited right in the page, rather than in a word processing applet.

If you need to design terrific-looking business documents on your Mac or Windows 95 PC, PrintMaster Gold Publishing Suite 4.0 really shines.

### EXPERIENCE REQUIRED

The more traditional PagePlus 5.0 is best suited for the seasoned desktop publisher.



# desktop publishers

| PRODUCT                            | DESIGNER<br>128 MB RAM   | 486/16MB<br>128 MB RAM   | DESIGNER, 160 MB RAM<br>32MB 128 MB RAM                 | DESIGNER, 160 MB RAM<br>32MB 128 MB RAM   | BEST BUY<br>DESIGNER, 160 MB RAM<br>32MB 128 MB RAM  |
|------------------------------------|--|--|---|---|--|
| PUBLISHER                          | Design Intelligence,<br>206-749-2860,<br>fax 206-389-8228,<br>www.design<br>intelligence.com | IMSI,<br>415-257-3000, fax<br>415-257-3565,<br>www.imsisoft.com  | Serif,<br>408-537-3000,<br>800-489-6742,<br>www.spc.com | Mindscape,<br>800-234-3088,<br>415-897-9900,<br>www.mindscape.com   | Microsoft,<br>800-426-9400,<br>www.microsoft.com   |
| EST. STREET PRICE                  | \$99 plus \$25 rebate  | \$50   | \$100   | \$30  | \$79   |
| PROS                               | Elegant look, simple<br>drag-and-drop<br>designing   | Easy-to-use utilities,<br>tons of clip art                       | Neat LogoPlus<br>feature, glorious<br>clip art          | Best price, artistic<br>templates, gorgeous<br>original artwork   | Ad templates—<br>finally!—and snazzy<br>autofit feature  |
| CONS                               | No ad templates,<br>weak text editing  | Sluggish text and<br>graphics manipula-<br>tion, no ad templates | Complex design, no ad<br>templates                      | No ad templates; lim-<br>ited help designer<br>creates only greeting<br>cards, letterhead,<br>and posters | Where's the text<br>editor?  |
| RATING / VERDICT                   | ★★★<br>Ideal for quick design<br>and printing tasks  | ★★★½<br>Adequate designer at<br>a nice price                     | ★★★½<br>Not for the DTP novice                          | ★★★½<br>Perfect for Mac users<br>with sophisticated<br>tastes   | ★★★★<br>Fire up your printer—<br>we have a winner!   |
| DESIGN TEMPLATES                   | 2,600  | 500  | 300   | 2,700   | 1,600  |
| NUMBER OF CLIP ART<br>IMAGES/FONTS | 1,000 images (plus<br>online access to oth-<br>ers) / 40 fonts                               | 20,000 images /<br>2,000 TrueType fonts                          | 17,500 images /<br>400 fonts                            | 10,000 images/<br>1,000 photos / 200<br>fonts   | 11,400 clip art<br>images / 1,504 pho-<br>tographs / 345<br>motion clips / 40<br>sound clips / 175 fonts |
| READER SERVICE                     | Reader Service 131   | Reader Service 132   | Reader Service 133                                      | Reader Service 134  | Reader Service 135   |

## Publisher 98

★★★★ WIN 95

BEST BUY

Sold both as part of Microsoft Office 97 Small Business Edition and as a standalone product, Publisher 98 combines the best of desktop publishing capabilities with superior ease-of-use features. Of all the

desktop publishers in this review, Publisher 98 was the only program that provided templates for all three of our design challenges: a brochure, a newsletter, and an advertisement.

With an eye towards easy organization, Publisher offers 23 separate template categories. We found the

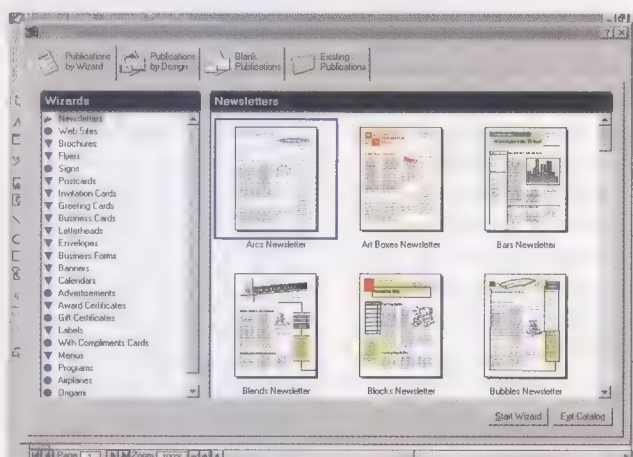
business forms (which consist of assorted expense reports, inventory lists, fax cover sheets, invoices, billing statements, and more) to be very professional looking. And we particularly liked the paper airplane and origami options, although we're hard-pressed to come up with a business use for these.

When we chose our first template out of 53 possible brochures, Publisher ushered us into a step-by-step question process to set the parameters for our document. We chose a color scheme out of 60 possibilities, as well as the number of columns and the number of sides to the pages. Publisher automatically took our company name and phone number from our registration and inserted them in the appropriate place in our design.

After a few minutes, we fell in love with the hands-off copy-fitting feature, which automatically resized the type to fit the size of the layout. Because the refitting is done on-the-fly, it was initially disconcerting but soon became invaluable. Publisher also includes a logo-creation wizard, a table-drawing tool, and a background spell checker.

For those of us who are nonartists, Publisher 98 provides the most intuitive and easy-to-learn options of any of the programs we looked at. Although we suspect that some high-end functionality has been sacrificed, the business user who doesn't want to learn design would do well to invest in Publisher 98. ■

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# Smooth Moves

*Relocating your site from one ISP to another?*

*This seven-point plan will make it painless*

**A**S ONLINE MANAGER OF THIS MAGAZINE'S Web site ([www.smalloffice.com](http://www.smalloffice.com)), I've changed servers three times in the last two years. Each time, there wasn't so much as a hiccup in the service. And when human resource consultant Dale Scharinger's ISP shut its doors and he was forced to find another, his Web site visitors never noticed the switch. How did we manage these seamless transitions? With careful planning.

As your virtual venture expands, you'll probably face the task of changing hosts. In my case, the motive was purely financial: I had an opportunity to save more than \$10,000 a month. But there are other reasons to move your server, the most common being the need to increase your capabilities. Web site newbies sometimes start out with free host offerings from such companies as Geocities ([www.geocities.com/homestead](http://www.geocities.com/homestead)), Towne Square 2000 ([www.townsquare.usr.com](http://www.townsquare.usr.com)), Tripod ([www.tripod.com](http://www.tripod.com)), or their current ISPs. But they soon realize that low-cost service means limited visitors to your site. Even worse, your host's lack of bandwidth can quickly send frustrated surfers to competitors. "Web hosts often put your site on servers with many other sites," says Jason Tarlowe, business manager of the Ultimate Web Host List ([www.webhostlist.com](http://www.webhostlist.com)). "But as traffic increases, this causes a backlog."

To take your site to the next level, you'll need a hosting service with such feature-rich services as tracking statistics and electronic commerce. In addition, you might want to copy or mirror your site onto a second server. The benefit, says Tarlowe, is that "you're not putting all your eggs in one basket. If one router goes down, the site's still up and no sales are lost."

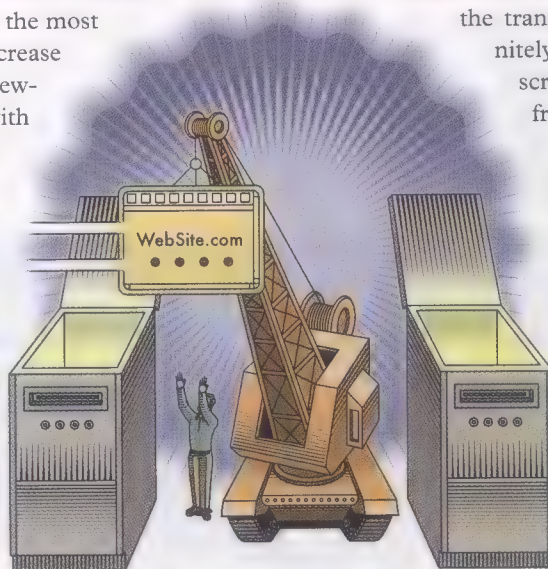
Whatever your reasons for switching ISPs, the secret to a seamless transition is planning. And by following this seven-point checklist, your server relocation is guaranteed to be painless.

✓ **Back up your Web site files before you move.** Whether you duplicate your efforts onto a hard disk, a floppy disk, or an off-site source, make sure that all your files—including those that reside only on the server—are safely stored away. This way, if data is lost in the transfer, your site won't be indefinitely "under construction" as you scramble to re-create your files from scratch.

✓ **Shop for a host that runs the same operating system (OS) your site was designed for.** If, for example, your present ISP uses a UNIX-based server, and you switch to a host whose server resides on MS Internet Information Server, be ready to rewrite your programming code. The problem is that CGI scripts and Java programming languages are different for each OS. Microsoft's file extensions are .htm, whereas

UNIX's are .html. "By changing host platforms," warns Maggie Soffer of the ISP Interport Communications, "you run the risk of using commands that aren't available." And once you've made the switch, it's too late: You'll have to pay a programmer at least \$100 an hour to write an application that would change the name of every file on your site.

✓ **Check that your files survived the transfer before rolling out your newly located site.** It's vital that you first move to the new server all CGI and Java scripts, password protected areas, and pages with programming more advanced than HTML. Then spend at least a day testing those applications thoroughly. Problematic pages may include databases, order forms, surveys or questionnaires, and shopping-cart pages. If even one



BY RISA COHEN

ILLUSTRATION BY PETER HOEY



## your web site

file related to an interactive page falls through the cybercracks, the page won't load properly on the new server. Because you don't want to lose orders or pertinent information from users, ask someone unfamiliar with your site to double-check your pages.

✓ **Maintain the same Web site directory structure.** "Each ISP sets up its Web directories in its own way," cautions Soffer. "So you need to make sure that your directory locations are accurate after the move." If the directory has changed even slightly, you'll end up with broken hyperlinks and graphics. To check your pages at the new location, log on to the test URL provided by your new Web host. And to secure your links, run link-checker software such as NetMechanic ([www.netmechanic.com/link\\_check.htm](http://www.netmechanic.com/link_check.htm)) or Info Link Checker ([www.softseek.com/Internet/Web\\_Publishing\\_Tools/](http://www.softseek.com/Internet/Web_Publishing_Tools/)).

✓ **Notify Internic that your domain name has a new Internet Protocol (IP) address—the numbering scheme behind your URL that directs users to your Web site.** When you sign the contract with your new service provider,

you'll be given a new IP address. If you own your domain name and are the administrative contact registered with Internic, fill out the modification form alerting Internic of your new IP numbers. Simply log on to [rs.internic.net/help/domain/mod-domain-reg.html](http://rs.internic.net/help/domain/mod-domain-reg.html). If you're not the administrative contact, make sure the person who is files a change-of-IP-address form.

And if you don't own your own domain name, now's a perfect time to do so. Why? So you can gain the freedom to move your Web hosting services at will, without having to change your name each time. To register, just point your browser to [rs.internic.net/help/domain/new-domain-reg.html](http://rs.internic.net/help/domain/new-domain-reg.html). If your new ISP offers to take on this task for you, make certain that you maintain ownership of the name.

✓ **Insist that your old ISP redirect your Domain Name System (DNS) to the new location.** It could take up to two weeks for the DNS change to take effect on the Internet. Therefore, update both your old and new sites for at least two weeks during the transition. Then make sure your new ISP creates a Mail

Exchange (MX) record so your e-mail is directed to the correct server and can find you. And test that the changes have been correctly made by asking a colleague to send you a message.

✓ **Post a "we've moved" note on your old URL and include a link to your new one—that is, if your Web address has changed.** You certainly don't want to lose contact with visitors who've bookmarked your site. In addition, register your new URL with the top search engines. You can do so with a service such as [submit-it.com](http://submit-it.com).

Of course, if you retain the same domain name on your new server, you don't need to let anyone know of the change. Your URL will remain exactly the same, and all requests for your site will find you at your new location. Indeed, moving your ISP is just one more reason to be the owner of your Web domain. ■

*This magazine's Webmaster RISA COHEN has maintained [www.smalloffice.com](http://www.smalloffice.com) for more than two years. Previously, she worked as an online editor at Computer Shopper.*

## Home-Grown Site

Each month, we highlight a reader Web site that impresses us. This month: [www.niblick-co.com](http://www.niblick-co.com).

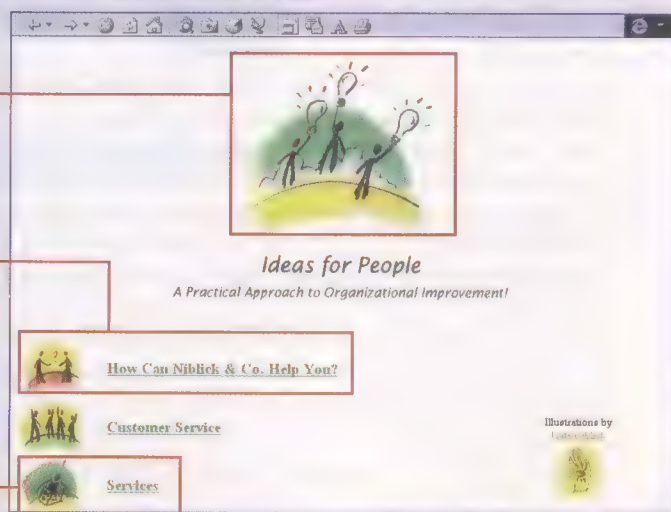
Jay Niblick wanted to launch a Web site for his family's home-based human resource firm Niblick & Co. for quite some time. But it wasn't until he met Web designer Nancy Prince at a Knoxville, Tenn., chamber of commerce meeting that he and

his sister Kate went to work on the layout late last year. Seven weeks and \$400 later, the company, which currently pulls in less than \$500,000 in annual revenues, plans to draw more prospects by posting articles and psychological tests online.

**INFORMATIVE ILLUS** Using simple stick figures, Kate Niblick cleanly communicates what the company does—managing human resources for organizations large and small.

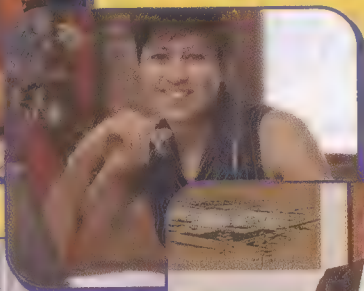
**INSTANT CUSTOMER RESPONSE** Want to check out a new hire? Need stress management training? Click here and fill out an HTML form. Follow-up information will immediately be sent to you.

**SAMPLE SERVICES** From training workshops to individual profiles, Niblick & Co.'s site spells out in plain English the behavioral assessment system it's adopted and includes a sample client report.





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# Smart Investments, Courtesy IRS

*Don't know what to do with your tax refund check? Here are*

*10 ways to rev up your return*

**T**HE TAX FORMS ARE SIGNED, SEALED, DELIVERED, and—best of all—you're getting money back. No sense letting that check get cold waiting to be cashed. After all, the cardinal rule of business income is to keep plowing your returns back into your venture. So here are 10 productivity-enhancing, profit-boosting, practical, and fun investments that will put your refund to work for your future.

**1. Buy some safety.** I have a recurring nightmare in which I go into my home office in the morning and my computer's gone, along with the story that's due tomorrow, my financial records, my contact list, and every word I've ever written. I beat back the dream by regularly backing up my files onto my hard disk, but there are other ways to secure the guts of your business. How? Off-site backup services. These companies pull your files out of your home office and store them on the Internet: Atrieva Corp. (888-287-4382, [www.atrivea.com](http://www.atrivea.com)); Safeguard Interactive (412-415-5200, [www.sgii.cm](http://www.sgii.cm)); and Connected Online (800-353-3078, [www.connected.com](http://www.connected.com).)

Another way to keep your home office humming—despite computer crashes or power interruptions—is to invest in a second computer (gets the kids off of yours and serves as a backup when yours needs repair) or to buy an emergency power supply. You can pick up a backup for under \$100 from APC (800-800-4272, [www.apcc.com](http://www.apcc.com)). To really secure your system, buy a \$12.95 lock from Radio Shack that anchors it to your desk.

**2. Invest in intelligence.** It never hurts to learn something new, right? Make this the year you master PhotoShop, design your own Web page, or take a marketing seminar. Best of all, any training that makes you better at your business is deductible and possibly increases next year's refund. If you already have all the know-how you

need, then invest in information. For example, a good mapping CD-ROM can be worth its weight in gold if you're often on the road. Try Rand McNally's Business Traveler's Suite (800-671-5006, [www.Randmcnally.com](http://www.Randmcnally.com)) or DeLorme's Street Atlas/Phone Search USA (207-865-1234, [www.delorme.com](http://www.delorme.com)), which includes a handy phone directory. While you're stocking up on CDs, pick up a new CD-ROM drive, such as Pioneer's \$440 DRM63 (800-421-1606, [www.pioneerelectronics.com](http://www.pioneerelectronics.com)). It stores six CDs at the fastest speed: 24x.

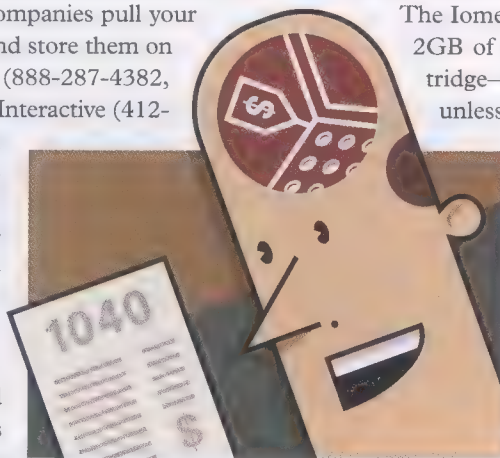
**3. Expand your storage.** You say you've got five years of old letters and client reports clogging up your hard drive? Forget floppies and pick up a new storage device.

The Iomega Jaz drive, for example, gives you 2GB of room on each removable disk cartridge—way more storage than you can use, unless you make movies. Even better, make your own CDs. With Memorex's new \$299 rewritable 1622 CD-RW recorder (800-919-3647, [www.memorex.com](http://www.memorex.com)), you can create CDs of your sales pitch or send clients interactive holiday cards next year. (For more on promotional tools, see "High-Tech Business Cards" in this issue.)

**4. Spend it on speed.** Face it:

If it takes you longer than 10 seconds to download Web pages—and you're left tapping your fingers, snorting impatiently, and exhorting your browser to skip it and move on—you're wasting time. To move into the fast lane of the information superhighway, upgrade your equipment. Pick up a 56Kbps fax-modem, like 3Com's Sportster for \$199 (800-342-5877; [www.3com.com](http://www.3com.com)), and a Web accelerator, such as PeakSoft's PeakJet for \$19.95 (888-377-7325, [www.peak.com](http://www.peak.com); Win NT, 95).

**5. Go wireless.** Let's not forget why you work at home in the first place—so you can sneak out to a soccer game, take a leisurely lunch, or relax for an afternoon round of...whatever. At the same time, you've gotta stay in touch with clients. One way is to pick up a new pager,



BY LINDA STERN



such as the \$430 RAMpager (800-RAM-3210, [www.ram.com](http://www.ram.com)), which lets you send and receive faxes and e-mail messages in the same credit-card-size black box. Another mobile must-have is remote access software, like Travel-

to help you manage your Web site, input data, run errands, and more. If your tax refund is modest, bring aboard a part-time high school student. If you sent the IRS a small fortune last year, hire a full-time subcontractor with your refund.

The time you save by having someone else research projects, design marketing materials, and organize your office may be your best investment ever.

## Take off on a marketing jaunt. Nothing fills your prospect pool faster than a conference.

ling Software's Laplink for Windows (800-343-8080, [www.travsoft.com](http://www.travsoft.com); Win NT, Win 95; \$149.99). This way, when you're on the road and the file you need isn't, you can dial into your desktop at home and grab it. And who can be truly remote without a cell phone? Throw a Motorola StarTac (888-STARTAC; [www.mot.com](http://www.mot.com)), costing anywhere from \$99 to \$500, into your technology shopping cart.

Finally, to top off your spending spree, add a pen-based personal digital assistant, such as the \$369 PalmPilot Pro (800-881-7256, [www.3com.com](http://www.3com.com)), which keeps your phone book, calendar, notepad, and expense records at your fingertips, with room to record those soccer stats. While you're at it, get yourself a new fanny pack to carry all your gear around.

### 6. Open the lines of communication.

When you run an office out of your home, your phone can be your lifeline. How do you catch those all-important calls when you leave your desk for a few minutes to get a cup of coffee or receive faxes when you're researching online? Get voice mail from your phone company and treat yourself to a separate fax-modem line that stays open 24 hours a day.

If you're expecting a hefty refund check, invest in a multiline phone system, such as the IntelliData ISP System (800-555-2780, [www.intelidata.com](http://www.intelidata.com)). The price ranges from \$900 to \$2,000, depending on the configuration, but the 16 extensions and special features will quickly pay off.

**7. Shop for a subcontractor.** There's only so far technology can take you. Sometimes you need a human assistant

**8. Take a marketing trip.** There's nothing that recharges your batteries and pumps up your prospect pool faster than a couple of days at an industry conference or professional association meeting. Find an event that fits your needs and schedule, and sign up. Just remember to bring plenty of business cards and soak up the synergy and the sun.

**9. Pick up comfort.** Got phone-stuck-to-your-ear shoulder pains? Web surfer's eyestrain? Cramps in your

wrist, head, or neck from sitting in an uncomfortable chair, staring at your screen? Look into a good desk chair with solid lumbar support, such as the Parachute (Knoll, 800-343-5667, [www.knoll.com](http://www.knoll.com); \$325), and a phone headset, such as PriStar, retailing for \$108, from Plantronics (800-544-4660, [www.bostontel.com](http://www.bostontel.com)).

**10. Hire tax help.** It's not exactly good news if you're getting a fat tax refund. It means you're ceding interest to Uncle Sam. Are you really up-to-speed on the new self-employment retirement plans, tax deductions, and health-care options? If you wait until after April 15, you can probably get your accountant to talk to you for hours about how to save money in 1998. If she knows her stuff, she'll save you more than she charges. ■

*Contributing editor LINDA STERN is author of Money-Smart Secrets of the Self-Employed (Random House).*

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# High-Tech Business Cards

*Want to win over clients instantly?*

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**W**HEN HOME-BASED BUILDING CONTRACTOR Michael Sims first installed his e-mail software, he discovered a pleasant surprise: Internet Explorer Outlook Express 4.0 included the vCard function, which allows you to create and attach electronic business cards to messages. Now, clients and prospects who receive e-mail (and who use vCard-compatible software) from the Gerber, Calif., business owner can simply click on an icon and watch all of Gerber's vital statistics—address, telephone number, Web site address, and business description—automatically download to their electronic address books.

"I like the idea of prospects putting all my information in their computers without having to retype it," Sims says. What's more, the technology allows the contractor to attach his logo, a photo, and even a sound bite to every message he sends. "It makes my e-mail look like my Web page," he says. "And that's good advertising. When a customer sees my logo, he or she knows instantly who I am."

The vCard is just one example of new technologies designed to turn the one-dimensional business card into a marketing experience, whether it's online, on CD-ROM, or on a prepaid calling card. Granted, the cost of high-tech handouts can be steep, so don't ditch your old-fashioned paper cards just yet. "These promotional tools aren't 'instead of,' they're 'in addition to,'" advises Lynella Grant, author of *The Business Card Book* (Off the Page Press).

When used as a supplement to your standard business card, vCards and the following marketing tools

offer promising promotional opportunities. "We're surrounded by visual clutter," says Grant. "Anything that pulls your name out of the mishmash will be valuable."

**Spread the E-Word** The vCard, described above, is owned by Internet Mail Consortium (IMC) and is licensed to Microsoft and Netscape for use in their browsers. Personal information manager (PIM) publishers are also adopting the new technology: Starfish's Sidekick and Lotus Organizer are vCard compatible. (For a complete list of products that support vCard, log onto [www.imc.org/pdi](http://www.imc.org/pdi).) IMC is currently working with the Internet Engineering Task Force to make vCard compatibility an Internet standard in the near future. In the meantime, before you forward a vCard attachment, check that your recipient uses a compatible product.

## Dazzle 'Em With a CD

Another way to ensure that a prospective client doesn't let your card fall through the cracks—or into the circular file—is to follow up a sales call with a promotional punch on CD-ROM. If you haven't done so already, you can create a multimedia presentation about your business, then copy it en masse to CD-ROMs and hand them to prospects as you'd normally do with your business card.

Besides prequalifying prospects and allowing them to view your demo on their own time, this technique lets you wow them with technology. "The promotional power's in the video and sound," says Robert Griffith of Think-Tank, a marketing company in Wichita, Kan. Griffith, who produces sales presentations on CD-ROM or 3.5-inch floppies, offers another suggestion: Make your high-tech handout even more interactive by including a link to your Web site.



To create a business card that's a real keeper, print a stack of prepaid calling cards promoting your company name and number.

BY ARLENE WEINTRAUB



To locate a CD-ROM producer, search multimedia in your Yellow Pages or on the Web. If you're starting from scratch, production costs run a couple of thousand dollars, plus \$1 or

\$1.80 apiece (plus a \$200 one-time art fee) for five-minute cards and requires a minimum order of 500. For a minimum order of 250 two-color cards from Sprint (800-366-1044,

Isbell says. "But it's a nice complement to my business [card]."

Until prices decrease, all of these high-tech promotional tools are probably best used as a supplement to the tried-and-true business card. As for the future, the possibilities are endless. If the IMC has its way, you'll be able to zap your vCard straight to a catalog's order desk without typing your address into an order form or spelling your street name for a phone clerk. And when you're on the road making a sales call, just push a few buttons on your PalmPilot and beam your vCard straight into your prospect's PC over an infrared link. All that's left for you to do is close the deal. ■

## For home-based entrepreneurs who want to stand out from competitors, offering a CD-ROM presentation can be a time-saver.

more per CD and duplication costs. A cost-effective alternative is to pick up a CDRW recorder, such as Memorex's for \$299. Then burn your Web site onto CD and make copies for as little as \$2 a pop. For home-based business owners who want to stand out from the competition—or for businesses that demo software or complicated information—offering qualified prospects a CD-ROM presentation is, in the long-term, a money and time-saver.

**Slip Prospects a Calling Card** Want to create a business card that's a guaranteed keeper? Have a stack of business/prepaid calling cards printed. Third-party phone companies as well as long distance carriers will print your business card information on one side and a message on the other that specifies how much free long distance time the cardholder is entitled to and a personal identification number. You can even add your logo or a photo to the card for an additional charge.

Karen Isbell, who sells Mary Kay cosmetics out of her home office in Mobile, Ala., found that her business/phone card was an effective ice-breaker. "I've always felt awkward handing strangers business cards," she says. "But I don't feel like I'm soliciting when I give someone 10 free minutes of phone time."

To find a local carrier who will create calling cards in small batches, check under "phone cards" in the Yellow Pages or on the Web. Of course, costs vary depending on the provider, the quantity, and the number of minutes you're buying. For example, Phone Talk in Virginia Beach, Va., (800-471-0547, [www.phonetalk.com](http://www.phonetalk.com)) charges

[www.sprint.com](http://www.sprint.com)), estimate you'll pay \$7 each for 10-minute cards. Legend (334-450-1000, [www.legendmarketing.com](http://www.legendmarketing.com)), the small long distance carrier Isbell hired to create her calling cards, doesn't have a minimum-quantity requirement. But the company charges \$3.90 apiece for 10-minute cards, plus a one-time art fee of \$25.

No doubt, calling cards are more expensive to produce than paper cards, "so I don't give them out to everyone,"

*Business reporter ARLENE WEINTRAUB, whose work has appeared in The New York Times, Working Woman, and Individual Investor, is always on the lookout for unique promotional ideas for small businesses owners.*

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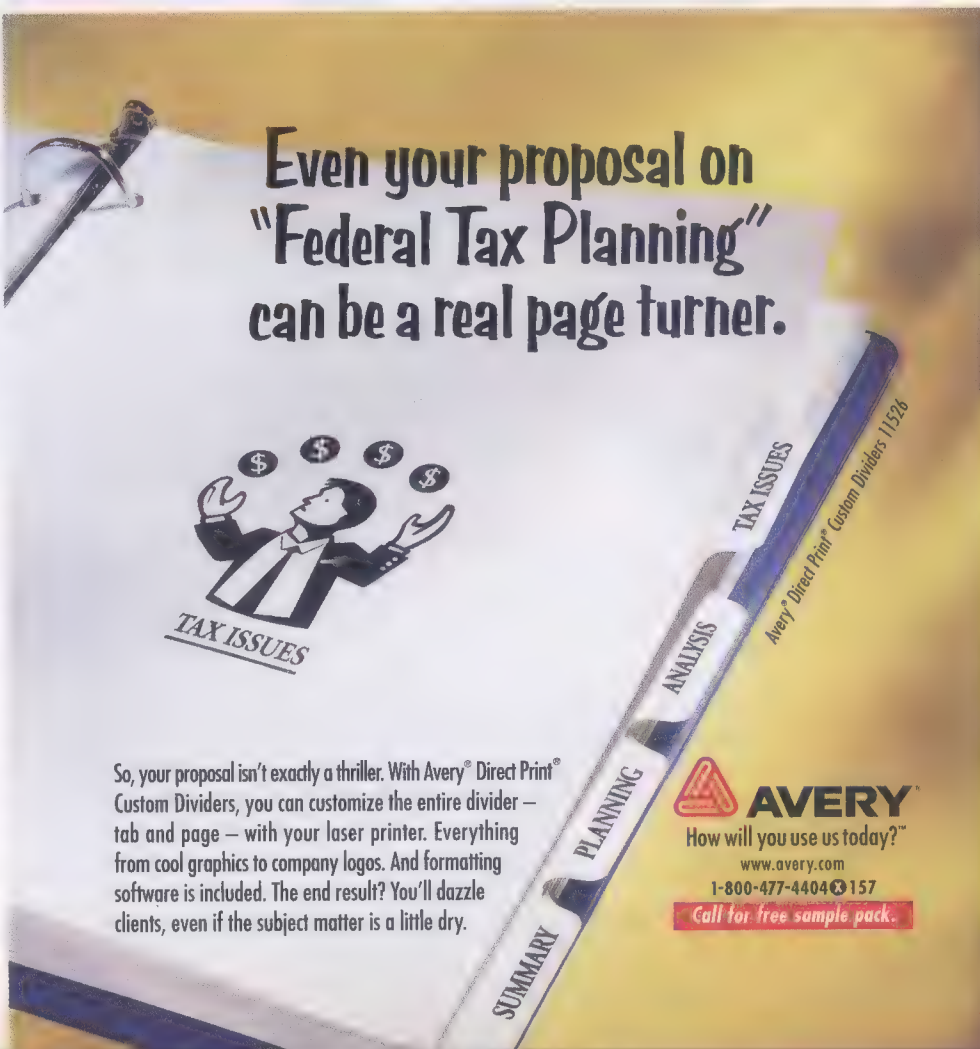
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# Online Contest or Illegal Lottery?

*Take this pop quiz to find out how the courts will view your Web games*

**W**ANT TO LURE VISITORS TO YOUR WEB SITE, build your e-mail list, and stimulate publicity? Hold an online contest. But before you blast off rules into cyberspace, beware: You may unknowingly violate the law by creating an illegal lottery.

Although you'd hardly consider Web games electronic gambling, the law will if your contest is 1) based on chance, 2) awards a prize, and 3) requires contestants to pay money or something of value to enter. Because your contest will most likely grant a prize to a winner (or multiple winners), there are two ways to keep your online contest aboveboard: nix the game of chance and hold an online "game of skill" or make your contest free. Simple, right?

Wrong. The definitions of "skill" and "free" are muddy in the eyes of the law, and things get even murkier when you post your contest online. To be sure you understand the rules—and to help you keep your contest strictly fun and games—we've devised the following quiz. (Sorry, no prizes.)

**True or False:** *I didn't ask contestants for money to enter my game-of-skill contest, so it's legal.*

True—almost. Besides making certain that you don't charge a fee to enter, you'll need to ensure that no purchase of your goods or services is required to win. You must also provide all contestants with an easy way to return their entry forms to you. These are good guidelines to follow. But the problem is, some state courts might conclude that even though you didn't charge a dime to enter, your Web contest still wasn't "free."

How's that? If you require contestants to fill out extensive online questionnaires, some courts may find that the enormous burden of completing the paperwork and providing private information is "payment" in terms of time and information. Therefore, it's not free, and the online contest is actually an illegal lottery because chance, prize, and payment are present.

So how much information are you allowed to request from contestants? Unfortunately, this area of the law is still evolving and varies from state to state. As a general rule, ask entrants just for the information you need to notify the winners of their lucky status—name, address, telephone number, and e-mail address.

Another way to come out a loser at online contests is to fail to make it clear that no purchase is necessary or to fail to provide a way for contestants to enter without buying goods or services online.

To be safe, make sure your attorney has reviewed your entry rules before you post anything.

**True or False:** *By asking contestants to choose, for example, the winner of the World Series, my contest is legally a game of skill.*

Mostly false. Make certain that your apparent game of skill is not really a game of chance in the eyes of the law. For example, a Washington state court held that a company's contest was illegal when it asked contestants to pick the results of football games. The court reasoned that choosing winners of sports games required some skill, but had too large a component of chance to constitute a game of skill. Recently, companies are holding fantasy football contests, which frankly come close to



BY IRA P. ROTHKEN



the line of legality. With the Washington state precedent, make certain that skill is the dominant factor in your contest and, of course, avoid sports handicapping contests. Examples of games of skill include TV game shows, Sun's

- how to enter
- how to obtain a list of prize winners
- a notice to winners that they will have to sign an affidavit of eligibility
- the name of the contest's sponsor
- the line "void where prohibited"

Many online contests lack adequate disclosures, such as Cuervo Gold's, which uses chance as the basis. Point your browser to [www.cuervo.com](http://www.cuervo.com), and you can play an animated "slot machine," which consists of three blenders. The goal of the contest is to spin the

blenders and get the three to match—strictly chance. However, no rules are posted. To be fair, the contest is relatively benign, but Cuervo Gold would be well-advised to post its odds of winning online. In contrast, AT&T's Web contest ([www.att.com/rs/rules.html](http://www.att.com/rs/rules.html)), which is also chance based, includes extensive rules.

## Because your contest is on the World Wide Web, make sure it complies with the laws of the strictest states.

online contest for picking the best Java applets, and essay-writing contests.

The good news is that by using the game-of-skill technique accurately, you can obtain payment or something else of value from Web-surfing contestants. The bad news is, if you fail to provide objective criteria for picking a winner, your game of skill could degrade into a game of chance. Therefore, be sure your rules are clear and describe the objective criteria for picking a winner, whether you run an objective trivia contest or a subjective essay contest.

Consider the New Jersey company that held a jingle contest that stated a winner would be chosen on the basis of "originality, neatness, etc." The court wasn't pleased with the arbitrary selection process and the use of the word "etc." in the rules. So the contest was considered a game of chance. What's more, the court held that creating the jingle was equivalent to a payment, and the contest, having all three elements of a lottery, was illegal. That contest holder had nothing to sing about.

**True or False:** *It's necessary to disclose in detail my rules and methodology for picking a winner.*

Absolutely true. If you hold a contest, include in your rules the following:

- the objective criteria for selecting a winner (if it's skill based)
- the type of prize(s)
- the odds of winning (in some cases that varies with the number of contestants)
- eligibility requirements

**True or False:** *If I stick to the rules in my state, I'm legally safe.*

False. Because your contest is going out on the World Wide Web, you're only as safe as the strictest state. Unless your rules specify that residents of certain states can't enter, make sure your contest complies with the laws of the strictest ones, namely New York, Florida, Rhode Island, Vermont, and Arizona. In general, to comply with the rules of these states, avoid creating a prize that's dependent on the accumulation of contest fees. To avoid dealing with the laws of other countries, include the phrase "excluding non-U.S. residents" in your rules. The Web is a great place to hold a contest, as long as you realize its reach—and the long arm of the law—extend beyond your desktop. ■

IRA P. ROTHKEN is a Marin County, Calif., attorney who specializes in technology, business law, and civil litigation.

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# Just Your Type

*For documents that are letter-perfect,  
introduce yourself to these characters*

**D**O YOUR DESKTOP-PUBLISHED PAGES HAVE THE telltale signs of do-it-yourself typesetting? Even if you have the greatest software and the slickest printer, a few punctuation faux pas will give you away. These include using (c) instead of ©, 1/2 instead of ½, -- (two hyphens) instead of — (em dash), and o (lowercase “o”) instead of • (bullet).

Believe it or not, these type substitutions are left over from the days when we were limited to the 50 or so characters that appear on a typewriter. The typical computer font, however, includes 256 characters. Upper- and lowercase letters, numbers, and non-English text characters take up many of the available slots. If you want your documents to look truly polished and professional, it's a good idea to get to know the others.

This chart displays 32 commonly ignored or misused characters and explains their uses. It also gives the Windows key combination for accessing them, which brings us to the next point: How do you type characters that don't appear on your keyboard?

Many word processing and desktop publishing programs have pull-down menu options for inserting spe-

cial characters, but in Windows, you'll probably find it easiest to use the numeric keypad. With the Num Lock key enabled, you simply hold down the Alt key and type the character number on the numeric keypad.

Try it now: Enable your Num Lock key, hold down Alt, and type 0165 to produce the sign for the Japanese yen (¥). Yours may look a little different, because each character is designed to match the style of the font you're using. (Some fonts don't include special characters, in which case you'll see a blank or a square when you enter the number.)

Alternatively, with such programs as Word for Windows, you can configure the AutoCorrect feature to insert the appropriate characters automatically when you type. For example, type -- and Word can automatically convert it to —; type (r) and Word can automatically change it to ®. By taking the time to set this up, you'll be able to print letter-perfect pages—without forcing your old fingers to learn new tricks. ■

CHUCK GREEN wrote *The Desktop Publisher's Idea Book*, 2nd Edition (Random House, [www.ideabook.com](http://www.ideabook.com)).

BY CHUCK GREEN

| Character | Name                 | Description   | Windows key combination |
|-----------|----------------------|---|-------------------------|
| BUSINESS  |                      |   |                         |
| ©         | Copyright            | Indicates that the originator claims a copyright on the marked material   | Alt+0169                |
| ®         | Registered Trademark | Indicates that the originator has registered the marked material with the United States Patent and Trademark Office | Alt+0174                |
| ™         | Trademark            | Indicates that the originator claims a trademark on the marked material   | Alt+0153                |
| FINANCE   |                      |   |                         |
| ¢         | Cent Sign            | Cents   | Alt+0162                |
| ƒ         | Florin Sign          | Dutch guilder   | Alt+0131                |
| £         | Pound Sign           | British pound   | Alt+0163                |
| ¥         | Yen Sign             | Japanese yen  | Alt+0165                |



| Character                     | Name                   | Description   | Windows key combination      |
|-------------------------------|------------------------|---|------------------------------|
| <b>MATHEMATICS</b>            |                        |   |                              |
| °                             | Degree                 | Indicates degrees of compass bearings, temperature, and others                                    | Alt+0176                     |
| ÷                             | Division               | The value that precedes the sign is divided by the value that follows it                          | Alt+0247                     |
| ¼, ½, ¾                       | Fractions              | One quarter, one half, three fourths  | Alt+0188, Alt+0189, Alt+0190 |
| ¬                             | Not Sign               | Indicates the negation of what follows  | Alt+0172                     |
| ×                             | Multiplication         | The value that precedes the sign is multiplied by the value that follows it                       | Alt+0215                     |
| ‰                             | Per Mill               | Indicates parts per thousand  | Alt+0137                     |
| ±                             | Plus or Minus          | The value is equal to the value that precedes the sign plus or minus the value that follows it    | Alt+0177                     |
| ~                             | Swung Dash             | Used to show similarity   | Alt+0126                     |
| <b>PUNCTUATION</b>            |                        |   |                              |
| •                             | Bullet                 | Separates items in a list   | Alt+0149                     |
| ...                           | Ellipsis               | Indicates the omission of information within a passage  | Alt+0133                     |
| —                             | Em Dash                | Indicates a change in thought or emphasis within a sentence                                       | Alt+0151                     |
| –                             | En Dash                | Connects continuing numbers (for example: pp. 12–34)  | Alt+0150                     |
| -                             | Hyphen                 | Connects noncontinuing numbers such as telephone numbers and divides compound words               | - Key                        |
| “ ”                           | Double Quotation Marks | Enclose direct quotations, titles, or borrowed words or phrases                                   | Alt+0147, Alt+0148           |
| ‘ ’                           | Single Quotation Marks | Enclose a quotation within a quotation or a title within a title                                  | Alt+0145, Alt+0146           |
| ’                             | Apostrophe             | Used in place of omitted letters (can't, 'tis, rock 'n' roll, five 'n' dime)                      | Alt+0146                     |
| <b>REFERENCE</b>              |                        |   |                              |
| †                             | Dagger                 | Indicates date of death or directs reader to a footnote labeled with the same symbol              | Alt+0134                     |
| ‡                             | Double Dagger          | Directs reader to a footnote labeled with the same symbol   | Alt+0135                     |
| ¶                             | Pilcrow                | Marks a paragraph break   | Alt+0182                     |
| §                             | Section                | Marks the beginning of a section or directs the reader to a footnote labeled with the same symbol | Alt+0167                     |
| <b>WEIGHTS &amp; MEASURES</b> |                        |   |                              |
| μ                             | Micro Sign             | Part of abbreviations for micrometers, micrograms, and others                                     | Alt+0181                     |
| ″                             | Double Prime           | Indicates measurement in inches or seconds  | Shift+'                      |
| ′                             | Prime                  | Indicates measurement in feet or minutes  | ' Key                        |



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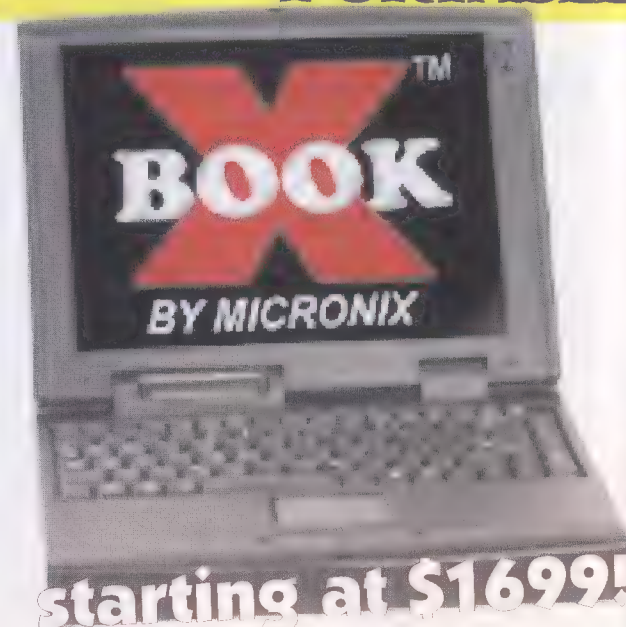
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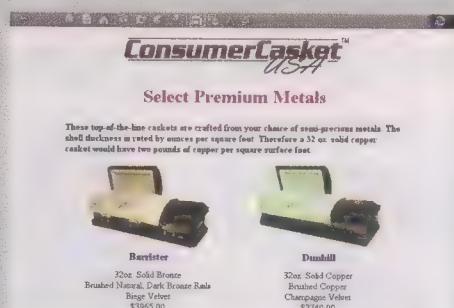
BY JENNY C. MCCUNE

## Start-Up to Die For

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**COMPANY:** ConsumerCasket USA, Erie, Penn.  
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**1997 ANNUAL SALES:** \$1.75 million; \$2.5 million projected this year

**DOLLARS FROM DEATH** Fifth-generation funeral director Jim St. George despised the way funeral homes foisted expensive products onto grief-stricken consumers. So he took on the industry by selling caskets, urns, and other products directly to consumers via a retail outlet and the Web ([www.consumercasket-usa.com](http://www.consumercasket-usa.com)).

**ETERNAL EXPENSE** St. George's first obstacle was to get prospects to plan for the expense of death. "The average funeral costs \$6,700, and it's the third largest purchase we make in our lifetime. Most people go into it blind," he says. But the start-up's friendly, honest sales approach, combined with its low prices, have helped build the business.



**NAIL IN THE COFFIN** ConsumerCasket's founder also had to help customers overcome their fears of funeral parlor reprisals for buying products elsewhere. "I've had people ask me, 'If I buy a coffin from you, what will the funeral home do to Mother?'" says St. George. But the 1994 revision of the Funeral Law, which fines funeral homes that discriminate against consumers who buy caskets elsewhere, secured the market for St. George and assured clients of their rights.

**FRANCHISING FUNERALS** Last year, St. George invested \$500,000 to develop his five-outlet franchise system, and plans to expand to 50 locations in five years.

## Fast and Faster Financing

When opportunity knocks, you've got to be ready with capital. That's why a few years ago the SBA launched the Fa\$trak program: low documentation loans of up to \$100,000 offered by 18 participating banks.

But what still takes weeks to process may soon take minutes. The SBA is experimenting with loan-application processing via the Internet, speeding up approval to about 10 minutes. Need money in a hurry? Go to [www.sba.gov/business\\_finances/fastrak/index.html](http://www.sba.gov/business_finances/fastrak/index.html). Currently four banks process Fa\$trak loans online: Wells Fargo Bank in San Francisco; BankOne in Cleveland; Bank of Boston; and CoreStates Bank N.A. in Philadelphia. The SBA plans to add more banks this year.

JENNY C. MCCUNE tracks hot start-ups from her Bozeman, Mont., home office.

## Hot Opportunity: Crawling With Success

If you've got a liking for lady beetles, minute pirate bugs, and mealy bug predators, you've found a profitable passion: raising and selling insects that devour crop pests. These beneficial creepy crawlers are popular with farmers and gardeners who want to avoid the use of toxic pesticides. But get in early—the \$50 million market is multiplying fast. According to the Association of Natural Bio-Control Producers (ANBP), the bug business is expected to grow 10 percent annually, says McClay



Burt, executive director. For home-based entrepreneurs, this market is crawling with opportunities. "Raising bugs doesn't take up a lot of space, so people can start in their garages," says Burt. In addition, start-up costs are nominal. Two resources are the ANBP ([www.ncsu.edu/biocontrol/anbp](http://www.ncsu.edu/biocontrol/anbp)) and the National Biological Control Institute ([www.aphis.usda.gov/nbic/nbic.html](http://www.aphis.usda.gov/nbic/nbic.html), 301-734-4329).

## Log On to B-School

Looking to improve your start-up smarts? Surf over to the following online schools to download your business diploma.

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| Baker College Online<br>( <a href="http://www.baker.edu/">www.baker.edu/</a> )  | Get an MBA, a BBA, or an industry-specific certificate                                 |
| Brigham Young University's LDS Business College<br>( <a href="http://www.lidsbc.edu/lidsbchom.htm">www.lidsbc.edu/lidsbchom.htm</a> ) | Polish your business image, selling techniques, and more                               |
| California Coast University<br>( <a href="http://www.calcoastuniv.edu/ccu/">www.calcoastuniv.edu/ccu/</a> )                           | Pick up a BS in management or business administration                                  |
| Champlain College<br>( <a href="http://www.champlain.edu/">www.champlain.edu/</a> )   | Test-drive a virtual course before signing up for your business certificate            |
| Empire State College, State University of NY<br>( <a href="http://www.esc.edu/">www.esc.edu/</a> )                                    | Log on for an assortment of business courses, from accounting to management            |
| Worldwide Interactive<br>( <a href="http://www.w-win.com/">www.w-win.com/</a> )   | Check out the online curriculum for either professional development or graduate credit |



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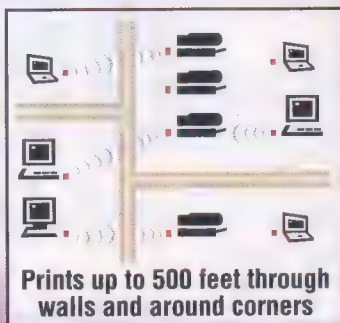
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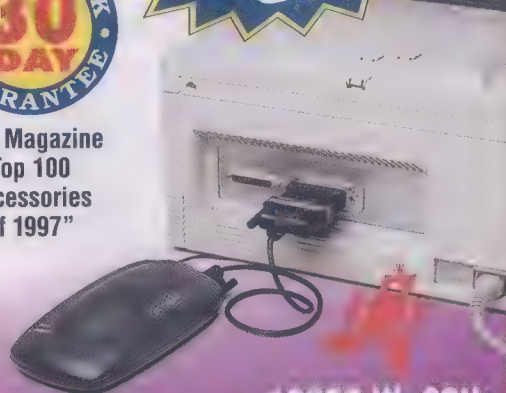


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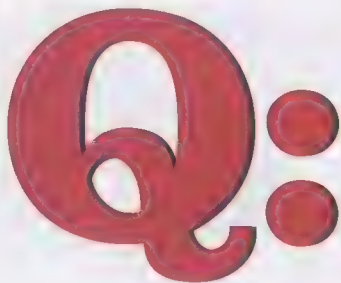
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CIRCLE READER SERVICE 88





**I own a small teriyaki sauce business that I want to expand. How do I find out the number of restaurants and supermarkets in other states?**

—JOHN MONTE, RENO, NV

**A:** Because your target market can be identified easily by such specific characteristics as ZIP code and type of business, you can most likely look online to find a list of the businesses you're seeking. Try these sites: BigBook ([www.bigbook.com](http://www.bigbook.com)), Bigfoot ([www.bigfoot.com](http://www.bigfoot.com)), Four11 ([www.four11.com](http://www.four11.com)), GTE SuperPages ([www.superpages.get.net](http://www.superpages.get.net)), WorldPages ([www.worldpages.com](http://www.worldpages.com)), and WhoWhere? ([www.whowhere.com](http://www.whowhere.com)).

Alternatively, you can rent a mailing list online from a service such as American Business Information's Sales-LeadsUSA (402-593-4593, [www.salesleadsusa.com](http://www.salesleadsusa.com)). This service provides access to more than 11 million U.S. businesses for sales leads, mailing labels, and business profiles.

Large list brokers also rent lists via direct mail catalogs. We regularly get catalogs offering mailing lists of names for businesses, from accountancies to zoos. Here are a few sources:

- **Dun's National Business List** (Dun & Bradstreet, 973-605-6000). This list covers 8,500,000 American businesses.

- **The Hugo Dunhill Mailing List Catalog** (800-223-6454, [www.hdm1.com](http://www.hdm1.com)). You can search this free catalog online.

- **The Polk Mailing List Catalog** (R. L. Polk & Co., 248-728-7000, [www.polk.com](http://www.polk.com)). This catalog provides more than 1,000 indexed complete national lists.

Additional references include the Directory of Mailing List Companies (Todd Publications, 914-358-6213; \$40) and the Directory of Direct Marketers ([mainsail.com/dmworld.htm](http://mainsail.com/dmworld.htm)), an online compendium of the direct-marketing industry's mailings lists, list managers, list brokers, ad agencies, and mail houses.

**Q:** My competitors won't give me their pricing data because they know I'm a potential rival. I have price data supplied through an industry trade magazine. Is this sufficient?

## PLUS

**GET COMPETITORS' PRICES  
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CREATE A CHARITABLE CATALOG**

**Where can I get inside information on what others in my field are charging?**

—GAIL CUNNINGHAM, VIA THE INTERNET

**A:** An industry trade association is one of the best sources of inside pricing information you can get. But the data is usually presented as a range or average that's reflective of the entire country and not necessarily applicable to your specific locale or clientele. To get a more accurate reading on the going prices, talk with people who are using the product or service and find out what they're used to paying. Most people will provide such information in the hopes of getting a better price for equal or better service. Alternatively, you can hire someone to call competitors for prices.

Regardless of how you gather pricing information or the response you get, the best route to finding out what people will actually pay you is to experiment with pricing schedules and monitor the reactions of prospective clients. If they're interested until you mention price, you're probably on the high side. Ask what they were expecting to pay. If they snap up your offer a bit too eagerly or say something like, "Well, that's certainly reasonable," chances are you're underpricing.

**Q:** Recently, I relocated from New York to central California. I'm currently an independent contractor but I find myself in a rut and would like to move into another area that incorporates my passions. I can list my interests and strong points—but how can I turn them into a business concept?

—ROBIN LITWIN, SAN LUIS OBISPO, CA

**A:** You've already taken the first step by looking inward at your strengths, experience, and interests. The next step is to look outward by investigating the needs of specific groups of people or companies who could benefit from your skills. The third step is to explore the various ways you can package your skills to meet those needs.

Let's say you've been working as a manufacturer's rep with gift stores, which has sharpened your sales skills and given you good contacts in the retail world.

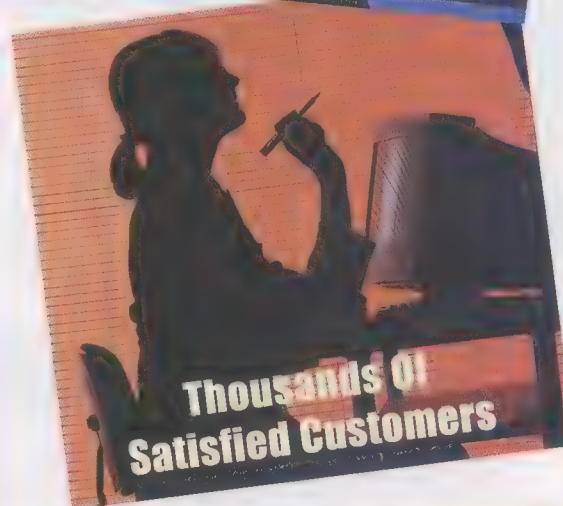


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CIRCLE READER SERVICE 51

## ask paul & sarah

But your true loves in life are art and travel, and you have a real eye for identifying art pieces that will appeal to people in different parts of the country. Who can benefit from this unique mix of abilities and interests? This is the list you need to build. It might include art dealers, artists, art show promoters, and art galleries.

At that point, you need to talk with individuals or companies representative of those on your list. Ask how they manage to do what they do and listen carefully to problems they present. These conversations should give you ideas about who has the greatest needs and how you can help them. Then you can test the ideas. For example, when a show promoter talks about the need to have fresh, new exhibits each year, you might ask if she would need assistance attracting new talent for other parts of the country and if so, how she would best like to receive such assistance.

Such conversations will help you generate ideas for packaging your new business concept. For example, you could set up a Web site linking art promoters with unusually compelling artists from different parts of the country. You could create a catalog of artists you represent, or set up an artists referral service. Again, after thinking of various possibilities, you'll want to test them by talking further with the people who need them. And don't be discouraged if they tell you they wouldn't use what you're proposing. Ask why it doesn't appeal to them and they'll tell you what modifications you need to make your plan viable.

**Q: I'm the president of Nkeanyi Women's Health Services. Our mission is to strengthen local West African health, agricultural, environmental, and educational groups that are working for the benefit of African women and their children. We want to serve as a clearing-**

**house where potential donors can be advised about the suitability of such groups. We can provide research, proposals, and accountability services for both parties. How should we proceed?**

-ADAKU NZECIBE, BROOKLYN, NY

**A:** What a wonderful idea. We find a growing number of people like yourself are following a mission. They're creating independent careers that enable them to make the world a better place.

You can choose from a variety of ways to offer the service you're considering, including a subscription newsletter, a sponsored Web site, or a phone referral service. Another option is to create a catalog, like the Massachusetts Catalogue for Philanthropy (800-299-6744). This catalog is self-described as an experiment in philanthropic marketing. It's paid for by a few leading institutions and individuals so that people can find out about and give to charities of their choice. Beautifully illustrated with black-and-white photographs, the catalog illuminates why each charity it features exists, how it works, what it accomplishes, and how "interesting, creative, intelligent, exciting, productive, personally fulfilling, and richly varied" it is. The 100 charities in the catalog were selected from a poll of 400 applications by professional grant makers.

As we explained in the preceding Q&A, you'll need to do some investigation to discover what vehicle interested donors would be most likely to seek out. In your case, you could find this out by posting messages on related Web sites asking for suggestions, or by holding a house party for people you know have an interest. Best wishes and good luck with your efforts. ■

*Self-employment experts PAUL AND SARAH EDWARDS wrote Finding Your Perfect Work (Jeremy P. Tarcher/Putnam).*

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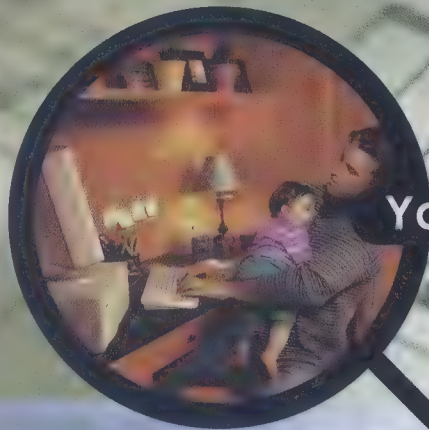
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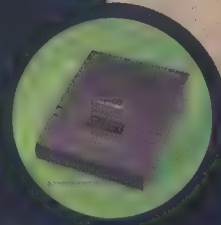
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| AeroComm Wireless <a href="http://www.aerocomm.com">www.aerocomm.com</a>         | 115         | 72       | Interland <a href="http://www.interland.net">www.interland.net</a>                     | 129     | 89       |
| American Express   | 47          |          | Knowledge is Power   | 134     | 69       |
| Amnet <a href="http://www.americannetwork.com">www.americannetwork.com</a>       | 82          |          | La Rue Advertising   | 135     | 75       |
| APC <a href="http://www.apcc.com">www.apcc.com</a>                               | 18          | 35       | Lucent Technologies  | 14      |          |
| Automated Billing System   | 135         | 98       | Mastercard <a href="http://www.mastercard.com">www.mastercard.com</a>                  | 9       | 62       |
| Avery <a href="http://www.avery.com">www.avery.com</a>                           | 105,107,109 |          | Maximizer  | 25      | 37       |
| Best Checks  | 131         | 94       | MCCS   | 128     | 86       |
| Best Personalized Books  | 134         |          | Micron <a href="http://www.micronpc.com">www.micronpc.com</a>                          | 10,11   |          |
| Bestware <a href="http://www.bestware.com">www.bestware.com</a>                  | 77          | 40       | Micronix <a href="http://www.micronixusa.com">www.micronixusa.com</a>                  | 112,113 | 63       |
| Business Filings <a href="http://www.bizfilings.com">www.bizfilings.com</a>      | 127         | 99       | Microsoft Office   | 30,31   |          |
| Cardservice International  | 127         | 93       | Microsoft Publisher  | CV2,3   |          |
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| Corporate Agents <a href="http://www.corporate.com">www.corporate.com</a>        | 127         | 87       | Network Solutions <a href="http://www.worldnic.com">www.worldnic.com</a>               | 49      | 60       |
| Current Business Checks  | 52          | 67       | On-Hold Plus <a href="http://www.onholdplus.com">www.onholdplus.com</a>                | 120     | 64       |
| Datacom  | 129         | 84       | Palc Alto Software   | 81      | 58       |
| Dell <a href="http://www.dell.com/buydell">www.dell.com/buydell</a>              | CV3,4       |          | Pitney Bowes 800-5-Pitney  | 45      | 41       |
| Designer Checks <a href="http://www.hotnew.com/checks">www.hotnew.com/checks</a> | 131         | 95       | Qualcomm <a href="http://www.eudora.com/pubs/hocl">www.eudora.com/pubs/hocl</a>        | 6       | 32       |
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| FedEx <a href="http://www.fedex.com">www.fedex.com</a>                           | 22          |          | Symantec   | 27      |          |
| Flighttalk <a href="http://www.flighttalk.com">www.flighttalk.com</a>            | 100         | 68       | Thompson Cigar   | 119     |          |
| Font Source  | 130         | 85       | Transcender <a href="http://www.transcender.com">www.transcender.com</a>               | 130     | 92       |
| Form Systems <a href="http://www.checksforless.com">www.checksforless.com</a>    | 131         | 71       | Transmonde <a href="http://www.transmonde.com">www.transmonde.com</a>                  | 41      | 45       |
| Hammermill <a href="http://www.hammermillpaper.com">www.hammermillpaper.com</a>  | 43          | 38       | Univ. of Maryland <a href="http://www.umuc.edu/online">www.umuc.edu/online</a>         | 39      | 50       |
| Hefty Publishing <a href="http://www.hefty.com">www.hefty.com</a>                | 134         | 80       | US Mortgage <a href="http://www.USMR.com">www.USMR.com</a>                             | 132     | 78       |
| Help-Please.com  | 128         | 91       | Viewsonic <a href="http://www.viewsonic.com">www.viewsonic.com</a>                     | 53      | 47       |
| Hewlett-Packard <a href="http://www.lj3100.com">www.lj3100.com</a>               | 16,17       |          | VIP Marketing  | 119     |          |
| HOC Seminars   | 94          | 54       | Visioneer <a href="http://www.visioneer.com">www.visioneer.com</a>                     | 32      | 70       |
| HughesNetworkSystem <a href="http://www.direcduo.com">www.direcduo.com</a>       | 99          | 39       | Web Software <a href="http://www.websoftware.com">www.websoftware.com</a>              | 134     | 81       |
| Iams 800-322-1139  | 135         | 83       | Web2010 <a href="http://www.websoftware.com">www.websoftware.com</a>                   | 117     | 56       |
| icanect <a href="http://www.workmagic.com">www.workmagic.com</a>                 | 115         | 88       | Winters PCS  | 128     | 66       |
| Imagers <a href="http://www.imagers.com">www.imagers.com</a>                     | 130         | 51,118   |  |         |          |

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| 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20  |
| 21  | 22  | 23  | 24  | 25  | 26  | 27  | 28  | 29  | 30  | 31  | 32  | 33  | 34  | 35  | 36  | 37  | 38  | 39  | 40  |
| 41  | 42  | 43  | 44  | 45  | 46  | 47  | 48  | 49  | 50  | 51  | 52  | 53  | 54  | 55  | 56  | 57  | 58  | 59  | 60  |
| 61  | 62  | 63  | 64  | 65  | 66  | 67  | 68  | 69  | 70  | 71  | 72  | 73  | 74  | 75  | 76  | 77  | 78  | 79  | 80  |
| 81  | 82  | 83  | 84  | 85  | 86  | 87  | 88  | 89  | 90  | 91  | 92  | 93  | 94  | 95  | 96  | 97  | 98  | 99  | 100 |
| 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 |
| 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 |
| 141 | 142 | 143 | 144 | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | 157 | 158 | 159 | 160 |
| 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 |
| 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 |

Name: \_\_\_\_\_

Company: \_\_\_\_\_

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Was this issue addressed to you? Yes ☐ 1 No ☐ 2

1. How much did your firm spend on technology in the last 12 months?

- \$50,000+ ☐ 3  
\$25,001-\$50,000 ☐ 4  
\$10,001-\$25,000 ☐ 5  
\$5,001-\$10,000 ☐ 6  
\$2,501-\$5,000 ☐ 7  
\$1,500-\$2,500 ☐ 8  
\$1,500 or less ☐ 9

2. From which channels does your firm buy computer and technology products? (check all that apply)

- Consultant ☐ 10  
Dealer/Reseller/VAR ☐ 11  
Direct from Manufacturer ☐ 12  
Retail Store ☐ 13  
Other (please specify) ☐ 14

### request by advertiser

|     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20  |
| 21  | 22  | 23  | 24  | 25  | 26  | 27  | 28  | 29  | 30  | 31  | 32  | 33  | 34  | 35  | 36  | 37  | 38  | 39  | 40  |
| 41  | 42  | 43  | 44  | 45  | 46  | 47  | 48  | 49  | 50  | 51  | 52  | 53  | 54  | 55  | 56  | 57  | 58  | 59  | 60  |
| 61  | 62  | 63  | 64  | 65  | 66  | 67  | 68  | 69  | 70  | 71  | 72  | 73  | 74  | 75  | 76  | 77  | 78  | 79  | 80  |
| 81  | 82  | 83  | 84  | 85  | 86  | 87  | 88  | 89  | 90  | 91  | 92  | 93  | 94  | 95  | 96  | 97  | 98  | 99  | 100 |
| 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 |
| 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 | 131 | 132 | 133 | 134 | 135 | 136 | 137 | 138 | 139 | 140 |
| 141 | 142 | 143 | 144 | 145 | 146 | 147 | 148 | 149 | 150 | 151 | 152 | 153 | 154 | 155 | 156 | 157 | 158 | 159 | 160 |
| 161 | 162 | 163 | 164 | 165 | 166 | 167 | 168 | 169 | 170 | 171 | 172 | 173 | 174 | 175 | 176 | 177 | 178 | 179 | 180 |
| 181 | 182 | 183 | 184 | 185 | 186 | 187 | 188 | 189 | 190 | 191 | 192 | 193 | 194 | 195 | 196 | 197 | 198 | 199 | 200 |

Name: \_\_\_\_\_

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Retail Store ☐ 13  
Other (please specify) ☐ 14

### request by categories

|                            |  |
|----------------------------|--|
| 810 Desktop PCs            | To receive information for an entire product category, circle the appropriate number in the box to the left. |
| 820 Portable PCs           |  |
| 830 Software               |  |
| 840 Printers/Scanners      |  |
| 850 Data/Storage           |  |
| 870 Networking             |  |
| 880 Office Products        |  |
| 890 Finance/Investments    |  |
| 900 Business Opportunities |  |
| 910 Business Services      |  |

3. Are any of the PCs in your firm networked?

Yes ☐ 15 No ☐ 16

4. Which of the following products does your firm own or use and which are planned for purchase in the next 12 months? (check all that apply)

|                             | Firm owns/<br>Uses          | Plan to<br>Purchase         |
|-----------------------------|-----------------------------|-----------------------------|
| Desktop PC                  | <input type="checkbox"/> 17 | <input type="checkbox"/> 18 |
| Notebook PC                 | <input type="checkbox"/> 19 | <input type="checkbox"/> 20 |
| Color Printer               | <input type="checkbox"/> 21 | <input type="checkbox"/> 22 |
| Scanner                     | <input type="checkbox"/> 23 | <input type="checkbox"/> 24 |
| Large Screen Monitor (17"+) | <input type="checkbox"/> 25 | <input type="checkbox"/> 26 |
| Modem                       | <input type="checkbox"/> 27 | <input type="checkbox"/> 28 |
| High Speed Modem (56 K+)    | <input type="checkbox"/> 29 | <input type="checkbox"/> 30 |
| Windows 95                  | <input type="checkbox"/> 31 | <input type="checkbox"/> 32 |
| Windows NT                  | <input type="checkbox"/> 33 | <input type="checkbox"/> 34 |
| Online/Internet Services    | <input type="checkbox"/> 35 | <input type="checkbox"/> 36 |
| Firm's Own Website          | <input type="checkbox"/> 37 | <input type="checkbox"/> 38 |
| Any Server                  | <input type="checkbox"/> 39 | <input type="checkbox"/> 40 |

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### request by categories

|                            |  |
|----------------------------|--|
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|-----------------------------|-----------------------------|-----------------------------|
| Desktop PC                  | <input type="checkbox"/> 17 | <input type="checkbox"/> 18 |
| Notebook PC                 | <input type="checkbox"/> 19 | <input type="checkbox"/> 20 |
| Color Printer               | <input type="checkbox"/> 21 | <input type="checkbox"/> 22 |
| Scanner                     | <input type="checkbox"/> 23 | <input type="checkbox"/> 24 |
| Large Screen Monitor (17"+) | <input type="checkbox"/> 25 | <input type="checkbox"/> 26 |
| Modem                       | <input type="checkbox"/> 27 | <input type="checkbox"/> 28 |
| High Speed Modem (56 K+)    | <input type="checkbox"/> 29 | <input type="checkbox"/> 30 |
| Windows 95                  | <input type="checkbox"/> 31 | <input type="checkbox"/> 32 |
| Windows NT                  | <input type="checkbox"/> 33 | <input type="checkbox"/> 34 |
| Online/Internet Services    | <input type="checkbox"/> 35 | <input type="checkbox"/> 36 |
| Firm's Own Website          | <input type="checkbox"/> 37 | <input type="checkbox"/> 38 |
| Any Server                  | <input type="checkbox"/> 40 | <input type="checkbox"/> 41 |

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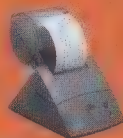
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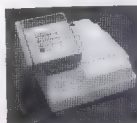
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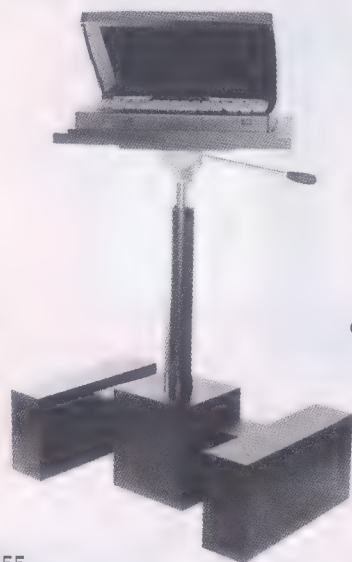
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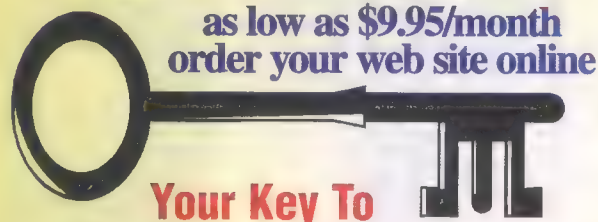
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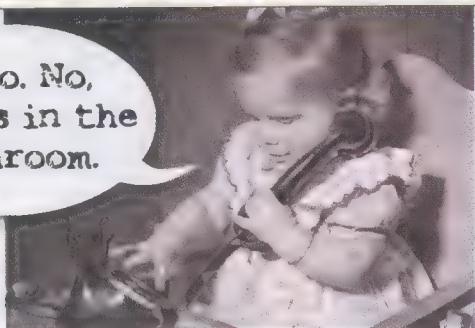
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|      | Logo      | → Network   |
|      | Oxford    |             |
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|      | Times     |             |
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**\$75** and up  
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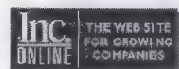
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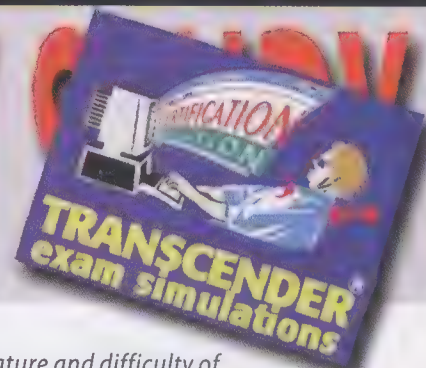
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LASER/INKJET COMPUTER  
**CHECKS**

CIRCLE READER SERVICE 95





**Insider Secrets Revealed! Now You Can Learn . . .**

# How To Build WEALTH

**It's the hottest home business in America today and frankly, there has never been a better time to get started!**

Did you know that 40 million homeowners are overpaying on their largest monthly expense . . . their home mortgage? As our representative, you can show them how they can save an average of \$75,000 in interest charges by enrolling in our lender approved, mortgage reduction and auditing programs. You won't need any mortgage experience and you can work at home. We'll even help you recruit others to market our programs for you (*free*) while you earn an automatic income! Plus, it's so easy (and affordable) to get started!

## **LEARN THE SECRETS**

As our representative, you can show homeowners how to: Save an average of \$75,000 in interest charges: Pay off 30 year loans in 19 years: Build equity 3 times faster . . . and all **WITHOUT** refinancing! Plus, we include mortgage auditing to detect **lender overcharges**, which by government estimates, exceed **\$15 BILLION**!

## **ASK ANY HOMEOWNER . . .**

"If I could show you a **GUARANTEED** system that could **SAVE** you about \$3,500 **per year** for *each* of the next 20 years, and it only cost \$395, would you invest 10 minutes to watch a video?" Homeowners know they'd be foolish to say no. You'll be a hero and you can earn a large income in a prestigious position as our representative.

## **MAKING APPOINTMENTS THE EASY WAY**

Our advanced marketing strategies can help you set appointments by the dozens. Or, use our Group Presentation System to enroll homeowners in volume. We also have access to millions of mortgage leads for as low as 18 cents each.

## **EARN 100% COMMISSIONS!**

As a **Sales Director**, when homeowners pay you \$395 to enroll into our Equity Acceleration Program, you can keep \$395 as your commission and you can deposit it immediately!

## **WE'LL HELP YOU RECRUIT A SALES FORCE**

Don't have time to direct market our programs to consumers? USMR can help you recruit a network of sales reps to enroll clients for you! With our **FREE** recruiting and management program, you just run a few newspaper employment ads with our 800 number and a special code. We'll take your ad calls, send color information packages to your callers and we'll sign them up for you. We can then manage your new reps and pay you up to \$118 for each client they enroll! Just imagine

how large your income could be with your own sales group!

## **OUR SUPPORT TEAM IS ON CALL FOR YOU**

USMR maintains a staff of highly qualified professionals to help you grow your business. They're on call 45 hours per week toll free . . . so you can call them from anywhere. And this support is **FREE!** Remember, we earn our income as you become successful. That's why you can really depend on us to help you excel!

## **STILL THE #1 PROGRAM IN THE USA!**

Since 1988, thousands of professionals and individuals working from home have joined USMR. And together, working as a team, we've grown to become the largest, most successful company of our type in America . . . **BILLIONS** of dollars worth of mortgages and loans have been enrolled with us. And with 52 million mortgages, and refinancings running at record high volumes, there has never been a better time to join USMR to help homeowners save \$75,000 (avg) in unnecessary interest payments which they'll otherwise pay their lender!

## **JOIN A PROVEN WINNER**

If you want to start out in business, then start at the top. Fact is, when you join USMR, you're becoming part of an outstanding, super successful organization that can put you on the fast track to wealth. But what's really amazing is the low investment to get started. And if you call now, we'll include \$1,068 worth of bonuses!

## **BONUS #1: PERSONAL DEBT REDUCTION**

Once you enroll, we'll send you our **DEBT FREE USA** program! Now you can show anyone with credit cards, personal loans, auto loans, etc., how to get completely out of debt in less than 5 years while saving \$10,000 to \$25,000 (or more) in interest charges! And all of these benefits are available with no increase in monthly payment!



The President of USMR stands behind the most impressive array of materials in the industry. (Computer system and some items optional.)

Anyone who uses credit is a potential client and the income potential will amaze you!

## **BONUS #2: 4 APPLICATION COUPONS**

You'll also receive four **BONUS COUPONS** worth up to \$574 which can reduce your net enrollment cost to **ZERO** and leave you with \$150 left over! (Call for complete details.)

## **BONUS #3: FREE HOME ENROLLMENT**

We'll also enroll your home into our **Equity Acceleration Program FREE** . . . a \$395 value!

To learn how you can get started (for as little as \$399 plus shipping), please call your friendly USMR Program Advisor right now.

**PS:** Be sure to ask about how USMR can recruit and manage a sales team for you to generate an **automatic monthly income!**

**1-800-743-0001**  
**Ext. 450**

*USMR accepts all major credit cards.*  
Visit USMR on the web: **WWW.USMR.COM**

DISCLOSURE NOTICE: U.S. Mortgage Reduction, Inc. (USMR) operates its Equity Acceleration Program™ in concert with its affiliates, U.S. Mortgage Lenders, Inc., a bonded mortgage servicer, licensed and regulated by numerous state banking agencies; U.S. Business Services, Inc., in Florida, and U.S. Mortgage Auditing Inc., in Arizona. USMR is not affiliated with any agency of the U.S. Government (honestly, folks!) Copyright 1998, U.S. Mortgage Reduction, Inc.



COMPLETELY NEW AND DIFFERENT FOR 1998!

# \$500 a Day!

...just mail out the special letter I give you...

How would you like to receive a check for up to \$500...just for mailing a special letter? I have discovered the most risk-free way to do this, and all you have to do is mail out my *special letter* and watch the money roll in! Best of all, I'll even give you the letter and tell you who to mail it to! You'll receive a check for up to \$500 every time you mail my special letter...mail it every day if you like!

## MAKE \$500 A DAY!

My name is John Matthews. About six months ago, I was sitting in my office and my phone rang. The man calling me was speaking very fast and loudly. I couldn't understand a word he said. I told him to relax and tell me what he wanted. He finally calmed down and said, "I have a secret that shows me how to make over \$500 a day!"

As he kept talking, I became very interested in what he was saying. In fact, my ear was practically glued to the phone. He claimed that by mailing out a *special letter*, he had been making \$500 A DAY for the last seventeen years! Since I'm a very skeptical person by nature, I didn't believe him at first. I told him to come see me in person at my office with his special letter to prove it to me.

When he showed up at my office, he sat down and told me that he was retiring. A man in his late seventies, he was moving to a luxurious Hawaiian resort and wanted to sell his system to me before he left forever. Since he wanted a very good deal of money, I was still very skeptical, but when he showed me his system my eyes almost bulged out of my head! It was an excellent program that was everything that he said it would be.

But I was still a little skeptical, so I made him a deal. If he would let me try it to see if it worked as good as he said it did, I would pay him what he asked if it worked. The next day, I mailed out the special letter he gave me. Within one week, I received a check for over five hundred dollars...just for mailing the special letter! I immediately called my new friend and made him a very generous offer. Since then, I mail out that same special letter everyday and the money never stops coming! Life is really wonderful now that I make an easy \$500 a day!

## CHANGE YOUR LIFE!

The \$500 A DAY system will bring you all of the money you need. When you receive my \$500 A DAY system in the mail, I will give you the special letter and I'll even tell you who to mail it to. This is no "trick" or "scam."

Everything I am telling you is the 100% complete honest truth. Remember—you just mail out the letter I give you and you receive a check for up to \$500 that's yours to spend any way you wish! You don't have to enclose any money with the letter either! Plus, you can use this system for as long as you want...earn up to \$500 a day for the rest of your life!

The best thing about this system is that you can get started with such a small investment. Just mail the special letter I supply, and spend the rest of the day enjoying yourself. Imagine what my special letter will do for you. You'll be able to provide for yourself and your family like never before. Take a luxury vacation, buy a new car or a dream home...whatever! You'll finally be able to buy all the things you've ever dreamed about!

You don't need any education and no matter who you are, regardless of race, religion, income, age, or experience, I guarantee that you will make up to \$500 a day. Notice I didn't say you CAN or MIGHT make up to \$500 a day. I absolutely guarantee that you'll either make up to \$500 a day with my system or I'll rush you a refund by return mail! You either make up to \$500 a day or it costs you nothing. You can't lose!

## WHAT THIS SYSTEM IS NOT

- NOT a chain letter
- NOT a pyramid scheme
- NOT the stock market
- NOT anything illegal
- NOT anything unethical
- NOT a loan program
- NOT any merchandise to stock
- NOT 1-900 numbers
- NOT a scam, con or trick
- NOT making telephone calls
- NOT meeting anyone

I know you're probably asking yourself why I would share such a great system. First, there is absolutely no competition whatsoever. Even if everybody on your block sends for my \$500 A DAY system, you can still use it to earn \$500 a day. Second, as I told you earlier, the system was originally shared with me, so why not pass it along? Times are tough, so why not help a few people change their lives?

I know that you're probably skeptical. This is natural and simply proves you have good business sense. But let me ask you one question: What if everything I'm saying here is true, and you let this opportunity to earn \$500 A DAY for the rest of your life pass you by?

Wouldn't that be the worst thing to ever

happen to you? With my 100% money-back guarantee, you can't lose! There are no "catches"...it's all 100% completely true! There are hundreds of new millionaires being made in this country every day...why not be among the next group?

## MONEY BACK GUARANTEE

I'm so sure that you'll make up to \$500 a day mailing out my special letter that I am going to offer you the most airtight guarantee in existence. As soon as you receive the \$500 A DAY system in the mail, mail my special letter right away. If you don't immediately receive a check for up to \$500, return my materials within 60 days for a complete refund of your purchase price. What could be easier? Fill out the coupon below and send it to me with your payment of \$22. I will rush your order to you right away by first class mail, same day received.

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## City Books

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KNN598

Dear John: I want to receive a check for up to \$500 each time I mail the special letter you supply. Please rush me your \$500 A DAY system by first class mail. If I don't make up to \$500 per day mailing your special letter, I can return your materials within 60 days for a complete refund. On that basis, I have enclosed \$17 (plus \$5 first class s/h, total \$22) in check or money order.

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Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

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- ◆ Perfect Home- or Office-Based Business
  - ◆ Very Low Start-Up Cost
  - ◆ An Excellent Add-On Service
- ◆ Low Maintenance Business Almost Runs Itself

**Not a Franchise, You Keep Every Cent!**

As hard drive prices come down and the need for space gets larger, the requirement to backup your data gets more critical just based on volume alone! Create a *niche* for yourself and let it work for you while you sleep! Invest a minute of your time and call us to get your **FREE** TeleBack™ Info Package!



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## EASY MEDICAL BILLING

### Easy Price

# \$199

Start making money *today*. Everything is included to open your own business *now* using KIP ClaimPro Software.

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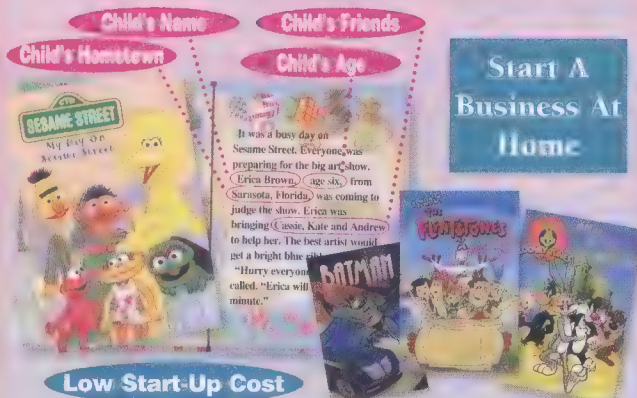
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CIRCLE READER SERVICE 69

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# BUSINESS VENTURES

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National Claims Service offers the most complete package available, including a two day training seminar, video training courses, software and a professional start-up package. Previous computer or billing experience are not required. *Electronic Claims Processing* has excellent income potential, working part or full time. Capital required: \$4,995 to \$8,995.

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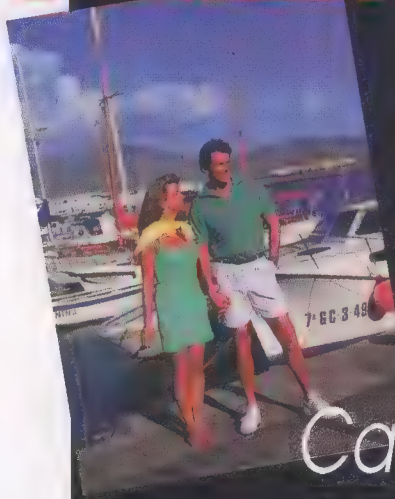
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- Ideal at home kitchen-table Business
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- Customers flock to you
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- Easy to learn System
- PLUS New Free Bonus Marketing System – effortlessly and quickly get as many customers as you could wish for!

"I couldn't believe how easy it was to get started. I was stunned and thrilled at the enormous demand for this service! Customers are everywhere and eager to do business with me! I have as many customers as I could ever want because I save them a bundle. That is why I'm in such demand. Best part is I make a hefty 400% profit at the same time! I run my business right here from my kitchen table in my spare time. Recharging laser copier and printer cartridges is easy and it's fun. Best of all – I make *four times* the money per hour than I ever did at my old job! The people at LaserPro System took me step by step to my own laser recharge business. You owe it to yourself to look into it."

**Ultra low investment just 477.00**

- **Free report reveals facts and tells of explosive growth ahead!**
- Free report & fact kit. Call 24 hours**
- Call now 757-259-0464 (VHE)**

CIRCLE READER SERVICE 75

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- ◆ Extensive 2 day classroom training & reference manuals
- ◆ Complete marketing plan

*No business or computer experience necessary.*

**Investment: \$4,995/\$8,495**

**Financing Available**

**Secure your future today!**

**Start your own business now!**

**Call Toll Free (888) my-own-biz**

**(888) 696-9624**

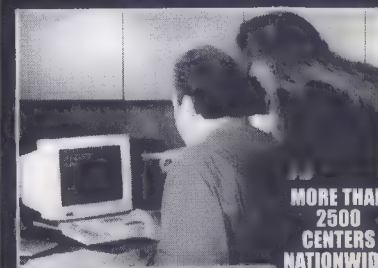
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CIRCLE READER SERVICE 98

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CIRCLE READER SERVICE 83



# MARKETPLACE

## MARKETPLACE RATES

for Home Office Computing  
500,000+ Circulation

### DISPLAY RATES (Effective 3/98 Issue)

Prepayment Required

Net cost per column inch **per month**:

|          |               |
|----------|---------------|
| 1 Time   | .....\$695.00 |
| 3 Times  | .....590.00   |
| 6 Times  | .....505.00   |
| 12 Times | .....480.00   |

Add \$85 for Reader Service number for all display ads under 3 column inches.

**Column width is 2<sup>3</sup>/<sub>16</sub>"**

Figure 10 lines maximum per column inch. Using fewer than 10 lines allows for larger typesizes or graphics.

### LINE RATES (Effective 3/98 Issue)

Prepayment Required

**4 Line Ad (minimum)**

Net cost for 4 lines **per issue**:

|          |               |
|----------|---------------|
| 1 Time   | .....\$395.00 |
| 3 Times  | .....290.00   |
| 6 Times  | .....250.00   |
| 12 Times | .....215.00   |

### Additional Lines:

Net cost per additional line **per issue**:

|          |              |
|----------|--------------|
| 1 Time   | .....\$75.00 |
| 3 Times  | .....55.00   |
| 6 Times  | .....50.00   |
| 12 Times | .....45.00   |

### FOUR LINE MINIMUM

Boldface: \$35.00 Greyscreen: \$40.00

Maximum of 40 characters per line, including punctuation and word spaces. For lines in **bold** type or ALL CAPITAL letters - 36 characters only.

**2nd Color Available**  
**Yellow, Blue, Magenta**  
Call your representative  
for more information

Marketplace Advertising is not agency commissionable.

**We accept Visa, MasterCard, Discover and American Express**

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|           |             |
|-----------|-------------|
| July '98  | .....5/1/98 |
| Aug. '98  | .....6/1/98 |
| Sept. '98 | .....7/1/98 |

For more information about advertising in the Marketplace call us today:

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FAX: 212-547-6436  
email: [heathe@curtco.com](mailto:heathe@curtco.com)

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If you belong to a group of any size that offers help to small businesses, we want to know about you. Send us a paragraph ([sbasoho@aol.com](mailto:sbasoho@aol.com)) on your organization and information on how to contact you. Include the address, phone number, membership size, and Web site address. We will include it on our list, which will be posted on our online sites.

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## Work at Home Earn up to \$40,000 a year as a medical billing specialist!

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## Work at Home Earn up to \$30,000 a year typing medical histories!

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But there's no need to despair, my friend. Those of us daring—or foolhardy—enough to wean ourselves from the corporate teat get to wallow in our own share of guilty pleasures.

Like sleep. When I worked in an office, my feet had to hit the cold, hard floor by 6:30 a.m. if I was going to make a timely appearance. And now? My business must open by 9 every morning—so that means I'm out of bed by, oh, 8:45. If I set up the coffee the night before I can stretch it to 8:55.

And what about bathing? For office workers, it's just one more chore to be raced through on the way to the job. But as a self-employed person, you can linger until your fingertips turn prune, while listening to a radio station that broadcasts traffic reports. There's a 90-minute delay on the Long Island Expressway due to a jackknifed paper clip delivery truck? Gee, I guess *somebody's* going to be late for work.

The home office is also a haven for hard-core smokers. I've read countless articles proclaiming the home-based business boom is a result of national economic conditions, corporate downsizing, computers empowering the individual—heck, I've *written* my share of those articles. But watching a pack of office workers

huddled outdoors one bitter January day just for the privilege of sucking down nicotine, I realized where the new crop of entrepreneurs is *really* coming from.

And for those of us who are electroholics—addicts whose pulses race at the thought of acquiring the latest wonders of the electronic age—a home-based business is a perfect excuse to feed the need. That new lemon-scented hard disk, the waterproof shower pager, and the rechargeable digital envelope moistener are all vital for running my business efficiently. I

don't have to justify my purchases to anyone—except, of course, my wife. And if she questions my spending, I have the kicker ready: "This will help me get through my work faster, honey, and that means more time with you."

And then there's the guiltiest, most irresistible pleasure of all: Enjoying tales of corporate layoffs. Yes, of course I feel bad for those folks and their families.

But I'm paying nearly twice as much in Social Security as business employees do. And while they pay corporate rates for express delivery, long distance calls, and rental cars, I get the rates reserved for criminals, sinners, and the self-employed. My health insurance premium? It's enough to make me sick.

So when another 200 heads are rolling off the business-suited bodies at FatCat Industries, I kind of enjoy it. I know it's wrong. But darn it, if you're going to take on self-employment, you're entitled to gloat once in a while. I may struggle to pay my bills, work seven-day weeks, and forget what a paid vacation is, but at least I won't downsize myself out of a job. And if I hear about a new wave of layoffs while I'm listening to my clock radio in bed at 8:55 a.m., so much the better! ■



BY STEVE MORGENSTERN

*Contributing editor STEVE MORGENSTERN doesn't really feel guilty about working from home.*

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